A Bear Squeeze

M. McDonnell Bodkin.

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OR

HER SECOND SELF

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"He kissed the soft white hand." (Page 38.)

A BEAR SQUEEZE

OR

HER SECOND SELF

BY

M. McDONNELL BODKIN,

AUTHOR OF 'A STOLEN LIFE,' 'LORD EDWARD FITZGERALD,' 'THE REBELS,' ETC., ETC.

ILLUSTRATED BY HAROLD COPPING

LONDON

WARD, LOCK & CO., LIMITED

NEW YORK AND MELBOURNE

1901

CONTENTS

CHAP.		PAGE
I.	ARCADES AMBO	7
II.	BAITING THE TRAP	16
III.	MOTHER AND DAUGHTER	26
IV.	FINANCE AND FLIRTATION	32
V.	MATERNAL SOLICITUDE	40
VI.	PUT MONEY IN THY PURSE	47
VII.	THE TRANSFORMATION	54
VIII.	VICE VERSÂ	60
IX.	CROSS PURPOSES	67
X.	THE BOOM	77
XI.	COURTSHIP BY PROXY	90
XII.	A KISS IN THE DARK	100
XIII.	BLIND LOVE	108
XIV.	REVELATIONS	115
XV.	COVAN'S CANDOUR	124
XVI.	THE DROPPING OF MASKS	131
XVII.	TRAGICAL—COMICAL	137
XVIII.	WHITE LIES	144
XIX.	TRUTH BEGETS TRUTH	154
XX.	STEPHEN RHOBER TAKES A HAND	165

CHAP.		PAGE
XXI.	A SURPRISE FOR MR. COVAN	171
XXII.	A MAN OF HONOUR	177
XXIII.	DEFIANCE	187
XXIV.	THE SLUMP	193
XXV.	THE CORNER	201
XXVI.	SETTLING ACCOUNTS	211
XXVII.	PAYMENT IN FULL	219
XXVIII.	ATONEMENT	226
XXIX.	A DOUBLE HONEYMOON	232

A BEAR SQUEEZE

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CHAPTER I

ARCADES AMBO

"Well, Mazey, what is it to be?"

Walter Covan flung himself back in the most comfortable arm-chair in his comfortable chambers, and tossed his morocco leather cigar-case across to his companion.

"Catch!" he cried, and Mazey Baresecker caught. He knew those priceless Havannas of old. Very carefully he nipped and lit and puffed a dozen luxurious puffs, watching the blue smoke curl before he spoke. Then he merely said—

"Won't you have one yourself?"

"Thanks!" the other answered, loading a meerschaum, of which bowl and stem were black and glossy as jet, "I always smoke a pipe when I can without ostentation."

Walter Covan was a man to make men jealous and women fond. Superbly groomed as a Derby favourite, his grey frock-coat fitted without a wrinkle a tall figure, slim-waisted, square-shouldered. His glossy shirt was punctuated with three shiny dots of pearl, and bounded on the south by a dark tartan cummerbund. A tall hat of the faintest grey perched far back on his head amid crisp, dark curls. Under the hat was a clean-shaven, dark, hard, handsome face, broad brows, square chin and piercing eyes. One would have guessed his age at twenty-five, and guessed five years short.

Walter Covan's costume touched the limit of fashion. Mazey Baresecker's was several degrees over proof. His frock-coat was three inches longer than Covan's, his trousers of a more delicate tint, his shirt studs opal, his cummerbund more vivid and more gorgeous, and his tall hat squatter and more curly in

the brim. As it was with the costume so it was with the man. One was handsome, the other was "loud"; one was clever, the other was cunning. In fine, Mazey Baresecker was an inferior copy, a cheaper, poorer, more showy issue of Walter Covan.

"Well, Mazey?" Covan repeated a little impatiently, yet with a touch of raillery in his tone, "what have you ready for the market?"

"Lots!" Mazey responded laconically, and he drew a neat little leather case from his pocket. "Patents are all the go. There is nothing to set a company booming like a good patent. The queerer it is the better. Now, pick your choice of this batch; they are all A1 copper-fastened. Here's a patent for the manufacture of silk out of cobwebs. It ought to be a good thing; the initial cost is nothing, absolutely nothing. No one would charge for spiders—glad to be rid of them—and the thread is finer and tougher than silk. Queen Elizabeth once had a pair of stockings made out of spiders' webs. Just think how well that would sound in a prospectus. We might

manage to make up a pair somehow and present them to Queen Victoria. Every loyal man in the country would rush for the shares."

Covan showed no enthusiasm.

"Here's another notion that is even better," Mazey went on, undaunted, "practical and philanthropical at the same time; a patent for the extracting, condensing, and importation of sunshine."

"Of what?"

"Sunshine, old man. I thought that would fetch you. Now keep your hair on. I know it sounds a bit rummy at first. But just think of all the sunshine that goes to waste, absolutely to waste, in the tropics, while we are so hard up for it here. The notion is to extract the sunshine from the tropical vegetation that absorbs it, and import it in condensers into this country. It would absolutely transform the climate. The improvement to agriculture alone would be worth millions. People may say it is impossible, but that's absurd. You pack electricity in condensers and carry it about from one place to another. Why not

sunshine? Looks like a miracle, perhaps; that's all right. There's a run on scientific miracles; what price wireless telegraphy for example? Ours is easier and better. Don't catch on? Well, here's another notion."

"Stop! stop for a moment," Covan cried, "and tell me, for goodness' sake, where you picked up those notions, as you rightly call them?"

"They are the skimming of my own brains, old man," Mazey answered proudly; "poor things, but my own, as I heard a chap once say in a pantomime."

"Did you ever hear of *Gulliver's Travels*, Mazey?"

"Can't say I did," Mazey answered; "never read any travels but Cook's when I was a lad. Gulliver! Gulliver!" he repeated meditatively, "why, that's what they call Rhober on 'Change, Gulliver among the lily pods, meaning the innocents, I suppose. Shows how much they know about it. Hawk would be more in Rhober's line, or eagle, for that matter, than gull. He flies high and sees far, does Rhober; there's no hoodwinking him."

"Don't be too sure of that, Mazey; Samson was a strong man and Solomon was a wise one, and they both came to grief through their women-kind. The same thing may happen to our friend Gulliver Rhober."

"But what has Gulliver to do with my patents?"

"Why did you tell me your patents were your own devising?"

"Because they are, of course."

"Mazey! Mazey! didn't I ask you as a special favour not to tell lies to me, and so save me the trouble of not believing you?"

"Well," said Mazey jauntily, without the least touch of embarrassment, "we'll let that pass. A half-cracked chap, but smart in his way, came to my office with those notions and traded them off for thirty pounds ready money down. I hope to get thirty thousand each from the company promoters."

"No you don't, Mazey, my innocent! not this time. They are chestnuts, venerable, withered old chestnuts. A chap named Swift, whom you never heard of, I dare say, grew them in his

own garden, and gave them to the public for a plaything fifty years before you were born. They're stale, very stale."

"They are fresh enough for my friend Rooley," Mazey answered; "he never heard of Swift, except the Swift safety bicycles perhaps."

"All right; but kindly leave me out of that game."

"Then what do you say to 'fish shells,' the patent process, you know, for the manufacture of pearls out of fish shells? Scanter is simply mad about it. We went into the thing together yesterday, and he offered me thirty thousand down—in cash, mind you, not shares—for the process and a directorship as well. He said to me——"

"Mazey! Mazey!" Covan interrupted, with a warning forefinger upraised, "I have just seen Scanter not half-an-hour ago. He told me you pressed him to take the patent for £500, and that you would throw in two boat-loads of fish shells and give him a clear receipt for £30,000."

"Well, we'll let that pass," said Mazey,

utterly unabashed, "it's your turn to play. What card have you up your sleeve? It won't do, I warn you beforehand, to bring out a well-established, profitable business. The thing is overdone. At one time you could float an oyster cellar as a fish market and a beerhouse as a brewery. But the public have got disgustingly suspicious of late."

"Then what do you say to a gold mine?" asked Covan.

"Commonplace," Mazey replied disdainfully.

"That's just the beauty of it," retorted Covan; "the public are sick of your new-fangled baits. It's just like fishing, Mazey. I have seen a 'complete angler' on a river bank try every gaudy fly in his book and not get a single rise, and another chap a little way down the river catch a basket-full of beauties with a fine, fat, commonplace lob-worm. Now listen! I have bought a gold mine, and I want to put it off on the public."

"Any gold in it?" Mazey asked carelessly.

"There was fifty thousand pounds' worth

taken out last year alone," Covan said impressively. "It's the 'Hunter's Grave Gold Mine.'"

"But that's a real gold mine," Mazey interrupted in astonishment; "you're not going to sell a genuine article to the public?"

CHAPTER II

BAITING THE TRAP

"My dear fellow!" said Covan, settling himself more cosily in his chair, "I don't mind telling you. You are not exactly an investor. There's not an ounce of gold in the mine; the lead is run out. I happened to get hold of the fact the same time as the directors. They wanted a hundred thousand for the mine. A chap offered to buy it. The bargain was made, but he insisted on an inspection. It turned out he was an expert. The managing director was in a blue funk. He got up early the day before the inspection to salt the mine. But our friend got up early too, and the early bird caught the early worm —in the act. It was 'diamond cut diamond.' The purchaser hadn't a thousand pounds, much less a hundred thousand, in the world.

It was just a neat little bit of blackmailing. The thing was hushed up. The chap sold his silence to them, and then he came and sold the secret to me. I put the screw on gently, but firmly. The result is I have bought the mine, which was not worth five hundred, for five thousand pounds. I have got a receipt for two hundred thousand, and I want to sell it to the public for half-a-million. Do you begin to see light?"

"I begin to smell coin," Mazey answered.

Covan continued imperturbably, "I mean to bring out a company——"

"And take in the public?"

"Mazey! Mazey! I'm ashamed of you. Those small jokes are unworthy of your really great intellect. The public is old enough and ugly enough to look after itself. Of course I'm not working this thing in my own name."

"Of course not," assented Mazey, but he did not precisely see why "of course."

"So I had the receipt made out to you."

"Oh! you had, had you?"

"Yes, and you shall have a fourth of the

net profits of the deal, besides anything you can make out of it on your own account."

Mazey was instantly mollified. When Walter Covan took a thing in hand the net profits were usually well worth quartering, and he had the reputation of being true as steel to his pals.

"But I want no sleeping partners in this firm," Covan continued; "you must work for your money."

"All right, old man," Mazey assented cheerfully, "I'll work like tame lightning."

"The first thing, of course, is to draft the prospectus."

"Any facts?" Mazey naïvely inquired.

"Don't be a donkey, Mazey; this is no wild-cat concern. It is a well-established mine with official returns; all true for that matter. The prospectus should be chock-full of the facts and figures. But a little touch of romance would do no harm to begin with. Something of this sort."

He began scribbling on a sheet of foolscap, reading aloud as he wrote:—"'This well-established mine, one of the oldest and most uni-

formly profitable in South Africa, has a very singular history. Two hunters had penetrated into this vast region in pursuit of——' What do they hunt in South Africa, Mazey, do you know?"

"Elephants," said Mazey at a venture.

"All right. Elephants will do famously; but mind you make sure before you have the thing printed. 'In pursuit of elephants. The game was scarce, and they suffered terrible privations from hunger and thirst.' That's safe enough for South Africa I take it. 'At last the younger of the two died in great agony. The elder nursed him with the tenderness of a mother. Though at death's door himself he would not leave the body of his dead comrade to the wolves—' No, that won't do; there are no wolves, I fancy, in South Africa—'to welter in the fierce sun of the tropics.' That's better. 'He resolved to bestow upon him Christian burial, even in that desolate wilderness. Providence richly rewarded him for his humanity.' That goes well. 'In the grey dawn of the morning he carried his dead comrade to the brink of what

had been once a deep river,'—the mine is on the brink of a dried-up river, I know that much,—'but at the first stroke of the rude spade——'"

"Where did he get the spade?" queried Mazey.

"Don't ask impertinent questions. 'At the first stroke of the spade he started back with a cry of amazement. The ground was literally pebbled with gold. He filled his pockets with nuggets of the bright yellow metal, and dragged himself with infinite suffering to the nearest settlement. His story was at first received with incredulity, but the pebbles of pure gold convinced the most incredulous. Such was the origin of the Hunter's Grave Gold Mine, reputed the richest in the Rand, which has made the fortune of its discoverer and of a hundred since then, and in whose enormous profits the public are now invited to participate.' That will do to begin with. Then the facts and figures may come in."

"Is that story true?" asked Mazey. He had listened with the eagerness that gold stories always inspire.

"It may be," Covan responded carelessly, "for anything I know to the contrary. Anyway it's catching, and it fits the name of the mine like a glove; what more do you want?"

"Don't you think it's a bit risky? The law, you see, has become so nasty about mis-statements of facts in a prospectus?"

"Of the material facts, my dear Mazey. But this is immaterial, and it is the immaterial that always captures the imagination of the public. But figures, facts, or fiction are of little use without names. I need not tell you that it is the front page of the prospectus that catches. We want some good names for the front page."

"I can get a duke and a couple of earls if you will stand the price?"

"I'll stand any price. I'll take a special lot of our old nobility at their own valuation."

"But the financial papers, Covan; you have not forgotten them?"

"I trust them entirely to you. Be generous, my dear boy, but be discreet. Deal out cash shares or time calls according to degrees of respectability or rascaldom. Where you cannot

get puffs try to get silence. If we can start fair it's all I ask."

"The capital you said was a million?" Mazey innocently hinted, remembering his own quarter share.

"No, I said half-a-million, as you well know," Covan answered tartly.

"Don't bite a chap's head off. I think we could squeeze a million, or even two, out of the public."

"But I don't want to squeeze. I want the shares subscribed for five times over. I want a big boom for a fortnight."

"And then?"

"Then the Deluge. By the way, you will put into the prospectus a statement that Mark Stanford has been sent out to inspect the mine with a view to the employment of new and improved crushing machinery."

"But if you put that into the prospectus you must really send him," Mazey objected.

"He has been already sent."

"Are you mad, Covan? He will blow the gaff and burst up the whole show. Stanford knows his business. He couldn't tell a lie

if he wanted to, and he never does want to."

"And I want no lies, or I never would have sent him. He will examine the mine and report there is no gold in it. But his report cannot get to London for a fortnight."

"And then?"

"Never mind 'then'; it's a fortnight off. A great many things may happen within a fortnight. The prospectus must be out in three days."

"Ordinary, preference, or debentures?"

"All ordinary. We'll treat the public fairly; share and share alike."

"Five-pound shares, I suppose?"

"No, pound shares. I wish I could do it in shillings. I want to give the poor a chance. Never despise the poor, Mazey; they are the company promoter's best friends."

"It will take a good many pounds to run to half-a-million."

"No grumbling. A pound is not the limit. There will be some big blocks applied for. I'll give the straight tip here and there amongst rich friends. That's the good of

being a millionaire. The people who want to be millionaires come to you for tips, and you can't refuse, of course. I hope to get a good lump of our friend Gulliver Rhober's money into the company. Do you know his wife at all?"

"Just by sight," said Mazey; "pretty little woman!"

"Pretty and witty and wealthy and—— No, on second thoughts I won't finish the sentence. Wisdom is not Kitty Rhober's strong point. I have promised to put her up to the next good thing going. That means a big block of shares off our hands at a sweep. You need have no fear, Mazey; the public will take what we offer greedily and ask for more."

"Then why not give them more?"

"For reasons of my own. You would never make a chess player, my boy; you can never look beyond the next move. Keep your eyes open and your mouth shut, and you will see what you will see. Meantime catch your directors, square your newspapers, and get your prospectus out. 'Act, act in the living present,' and take the future on trust.

This is going to be the biggest and best thing we've been in yet."

"And when the slump comes?" Mazey objected.

"We'll let that pass," Covan answered laughingly.

CHAPTER III

MOTHER AND DAUGHTER

"How like your daughter is to you, Kitty. If your hair were fairer or hers darker it would be impossible to tell you apart, or together for that matter."

"I suppose you mean that for a compliment, Mr. Covan," cried Mrs. Rhober, with a petulant toss of her pretty head.

"Certainly a compliment—for your daughter," Covan replied, throwing an extra inflection of tenderness into his suave voice.

He was the handsomest man in that great ball-room. Evening dress specially became him, and in his button-hole he wore the white flower of a blameless life—a delicate lily specially imported from Cannes.

"I tell you again I'm dead tired of it," she persisted poutingly; "I want to be my own

self and not my daughter. A dozen men have come buzzing round me this evening saying the very thing you have just said, and looking as if they thought I ought to be delighted. 'It's a wonderful resemblance, my dear Mrs. Rhober,' said one; 'your smiles are so like,' said another; 'your faces are so like,' said a third; 'your figures are so like,' said a fourth; 'your voices are so like,' said a fifth; and so on, and so on, till they got on my nerves, and I just longed to slap them. I feel as if I were being swindled out of my own identity. It was too absurd for my husband to insist on bringing her out at seventeen, and on giving a special ball for the child. 'Well, my dear, you were married at seventeen,' he said when I remonstrated with him, as if that had anything to do with it. But I'll put an end to it, you see if I don't."

Her petulance made her prettier than ever, Covan thought. Her blue eyes brightened, her soft cheek flushed, and the dainty toe of a white satin slipper that peeped out under her brocaded ball dress went pit-pat, pit-pat on the polished floor.

"Oh! there, there, Walter," she cried, suddenly breaking out into a smile bright as a gleam of April sunshine, "you need not look so frightened, I'm not vexed with you. You may carry me off to the conservatory, and tell me all about your gold mine."

"There is something more precious than gold of which I long to tell you," Covan murmured tenderly.

"Is there? Well, perhaps yes; only you must not talk about it. Keep on longing like a good boy, or you and I shall fall out. Come."

They slowly crossed the spacious ball-room that was one great glow of colour and light. Here and there in an interval in the music the gay company had gathered in twos and threes and greater companies, and talk and laughter buzzed about the room.

Close to the curtained door of the conservatory Mrs. Rhober stopped abruptly, and an angry light kindled again in her blue eyes.

"I cannot stand it," she said, "and what's more, I won't."

"Well, don't then," he murmured soothingly; "but what is it?"

"What is it? Where are your eyes? Just look there, how all the young fellows flutter and buzz round her like bees about a honeysuckle. It's on account of the fortune; that's what vexes me. There is that big handsome booby Tom Beverly beside her now, looking as absurdly and ridiculously happy as a baby with its lollipop. If I am really so like her as you all say, how is it that——" She bit her lip, chopping the sentence off in the middle, and blushed and pouted, and was silent for a fraction of a second.

"That's what vexes me most of all," she began again.

"May I humbly inquire what is that?" he said with admirable patience.

"The way her father goes on about her. He's ever so much more her father than my husband. I cannot think of him as anything else since she came home."

Following her angry gaze Covan's eyes found Mr. Rhober's tall figure alone close to a white marble pillar at the further end of the drawing-room with the electric light upon him. The father's face was full of interest and amuse-

ment as he watched the flutter of gilded youth around his daughter.

Covan turned his eyes quickly away. He never liked to look long at Stephen Rhober; the strength in the man's face and figure, and above all the steady light in the honest brown eyes, abashed him.

"Doesn't he look big and strong and masterful?" the wife whispered, noting the direction of his gaze.

"Yes," he assented reluctantly, "they call him Gulliver on the Stock Exchange."

"Gulliver!" she echoed with a pleased little laugh, "that's capital! And you and I are the little Lilliputians!"

Covan laughed too, but his laughter was not so pleasant.

"Mr. Rhober seems wholly absorbed in his daughter," he said casually.

"I didn't need you to tell me that," she snapped; "if you are quite done watching them, perhaps——"

He finished the sentence by lifting the curtain and holding open the door of the conservatory.

She went swiftly down the bright variegated arcade, with gleams of electric light through its flowers and foliage, and he meekly followed with a smile on his handsome face. So they passed through a spacious palm-house with tall green fans lifting themselves gracefully to the transparent roof, and came to a cosy flower-decked boudoir beyond.

CHAPTER IV

FINANCE AND FLIRTATION

In this dimly-lighted, faintly-perfumed cosy retreat half-an-hour went pleasantly by in finance and flirtation. Like most women Mrs. Rhober was a gambler to her finger-tips. She was intoxicated at the prospect of this big flutter on the Stock Exchange, which Covan was careful to describe as a financial transaction.

"Stephen always laughs at me when I talk finance," she pouted, "though I know I have a head for it. He just gives me all the money I ask for, as if that were any use. What I want is to feel that I am really earning money myself by my own intellect. You are quite right, Mr. Covan,"—she called him Mr. Covan in the conservatory, though she called him Walter in the ball-room—"you are quite right, it gives one a sense of independence. I want

to earn,"—she repeated the word, the sound of it pleased her—"to act on my own initiative, and to prove to Stephen that I understand financial transactions. Now will you kindly tell me over again what exactly I am to do?"

Her child-like simplicity made him hesitate, but only for the unnoticed fraction of a second.

"It's so simple," he replied calmly. "You have a little money of your 'very own,' I think you told me."

"I have just thirty-seven pounds seventeen and fourpence over from my last quarter."

His eyebrows and shoulders went up together in an amused shrug. "My dear Kitty, you cannot win a big stake playing with farthing counters. How much you take out depends on how much you put in."

"But I have the cheque."

"What cheque?" His ignorance was perfect.

"I thought I told you. A week ago I wanted a diamond necklace, and my husband gave me a blank cheque. Next day I thought

I would like furs better, and the next day I thought I would like lace, so I have not bought anything yet."

"Nor filled up the cheque?" Covan asked. He could not keep the eagerness out of his voice.

"Nor filled up the cheque of course. I like looking at the blank space for the figures, and thinking what I'll put in. 'Don't be afraid of fifty more or less, Kitty,' my husband said; 'there will be a hundred thousand to my credit for the next fortnight.'"

"You must fill it up for a hundred thousand," said Covan.

She grew pale, and cried out and protested, frightened and feeble as a child might protest to a school-master. "Oh! I couldn't do that, I daren't, I won't; five hundred was all I asked for; the blank cheque was meant for five hundred. Something awful might happen if the money was not there when my husband wanted it."

"It will be there," said Covan positively. "In less than a fortnight the money will have doubled itself, and you can give him back not

only his own hundred thousand, but as much of yours as you want to."

"Are you quite sure?"

He nodded without speaking.

"But I'm afraid!"

"Faint heart never won big fortune."

"It's an awful lot of money."

"The bigger the stake the bigger the prize. You won't wish it a penny less when it is multiplied by two."

"Well, I know I can trust you, Walter." He winced at this, but didn't speak. "I will bring you the cheque to fill in for me the first thing to-morrow."

"You will do nothing of the kind," he protested, for he did not want his handwriting on the document. "You must fill in your own cheques and 'earn' your own money."

"Quite right," she nodded approvingly, with a comical, business-like air. "I like to do my own work without help from any one. But when I've filled in the cheque what must I do next?"

Her eyes were intent on his handsome impassive face, and she listened as to an oracle.

"Well, you must next apply for a hundred thousand shares in the Hunter's Grave Gold Mine. The prospectus will be out to-morrow, and I'll send you an early copy. Hand the cheque filled in with the amount to your stockbrokers and tell them what you want. You press the button, they'll do the rest."

"I don't know that," she objected nervously, "they are always lecturing and interfering and protesting. They tried to stop me putting a penny in the other things you put me on to; 'wild-cat scrambles,' they called them, I remember."

"How did these wild-cat scrambles turn out?" Covan asked.

"Splendid! I won—that is, I earned lots of money: five hundred pounds I think."

"Then don't let them stop you now, that's all. There are more people ruined by stock-brokers' advice than by horse-racing. Act on your judgment and responsibility,"—she bridled prettily at the phrase,—"give your orders and insist on obedience."

"But I may not get the shares?" she objected; "there is sure to be a rush for them."

"Well, I have some little interest with the directors, and I think I can make that all right if your application is in early. The shares will be at a pound premium in a week or I am much mistaken."

"What does that mean exactly?" asked the great female financier.

He smiled inwardly, but he answered, grave as a mustard-pot—"It means that the shares you bought at one pound apiece you will be able to sell at two."

"And I will earn a hundred thousand in a week. It sounds like the *Arabian Nights*."

"Yes, if you are content with quick returns and small profits," Covan said. "But they will very likely go up another pound next day, and some one else will make a second hundred thousand out of your shares because you sold out too soon."

"Oh! that would never do. But when *am* I to sell?"

"That I must leave to your own judgment, Kitty, which is excellent in such matters. I cannot talk business any more."

"But why?"

"Because—because—— Cannot you guess why?"

She did guess, and thrilled with a sudden fear that was not all fear. Her eyes drooped under his ardent gaze.

"I know you have been very kind and patient," she murmured incoherently, "and I'm very grateful."

"I've said my dull lesson like a good boy," he answered gaily, "now I want my reward."

"No, no, Mr. Covan. I wonder at you! I'm ashamed of you! I shall be really angry in a moment. Well, then, my hand; you may if you like."

He kissed the soft white hand so fervently that she blushed to the roots of her hair. His left hand still held the hand she gave him in a warm clasp; his right began to slide softly over the broidered silk round her waist. But she leaped up from the couch, and writhed free from his grasp, flushed and panting.

"No! no! You mustn't, please don't," she cried piteously as a frightened child; "I wouldn't like it really, even if it were not wicked."

Again he tried to catch her to him, but she slipped through the door, closing it behind her with a snap. A moment she waited with her hand upon the door-knob, frightened and panting, but there was no attempt to open it from within. Then with a petulant pout and shrug of the ivory-white shoulders, and a vague twinge of disappointment mingling with her relief, she glided back through the spacious palm-house to the ball-room.

CHAPTER V

MATERNAL SOLICITUDE

KITTY RHOBER'S temper was not improved by the crowd and bustle of animated male humanity that gathered and grew round her daughter, whom the Hon. Tom Beverly was just then taking to her seat after a waltz.

"It really cannot be good for the poor dear child," the mother murmured to herself, "all this flirtation and admiration. But it is only for to-night; of that I have quite made up my mind. For dear Molly's own sake I must manage to get her back to school"—and with this truly amiable resolve she dismissed the matter from her mind.

"Poor Mr. Covan!" she mused pensively yet pleasantly withal, when she had found herself a comfortable seat in a sequestered corner of the big ball-room. "How terribly in earnest

he was. He really is very far gone I'm afraid, and I'm sorry for the poor fellow, though of course it's not my fault; I never gave him the least encouragement. He quite frightened me for the moment. I hope I did not frighten him too much though; for he is delightful within limits. He was afraid to follow me, I looked so fierce. It was not quite fair to him to talk the whole time of business. But it was even more exciting than flirtation. To earn a hundred thousand pounds in a week, or even in a fortnight if it comes to that—all by myself; it makes me giddy to think of it. A hundred thousand in a fortnight, how much would that be in a year I wonder? There are fifty-two weeks in a year, not counting the Sundays, and two weeks in a fortnight, and twice fifty-two is —I cannot do it without a pencil and paper. I hope poor Mr. Covan won't think me ungrateful"—her thoughts rambled back from finance to flirtation. "He has himself to blame though. Still I don't like to make the poor fellow miserable. Despair might drive him to suicide."

"Egad! that was a narrow escape," said poor miserable, remorseful Mr. Covan, sinking back

lazily in his seat, as the frightened little beauty vanished, and the door closed and the lock snapped behind her.

The sudden impulse to taste, if only once, the sweetness of Kitty Rhober's rosy lips faded slowly from his mind. "She's a fetching little spitfire," he thought, "but it would never do, never, for many reasons. Rhober is not a nice man to cross, physically or financially. Besides, there's the daughter, younger and prettier than the mother, with ten times the brains. I doubt if that last is an advantage though. I shan't be able to play any little games with her. How jealous the little woman is of her daughter, to be sure. I suppose it is a bit provoking to find a picture of one's lost youth going about alive and beautiful. The likeness is really miraculous. If their hair was of the same colour I could hardly tell one from the other. Wonder if a cigarette is in order!"

He took a vesta from a gold match-box, and a delicately flavoured Egyptian cigarette from a gold case. Even to the minutest detail Walter Covan did himself luxuriously. Then while he watched the tiny rings of faint blue smoke curl

and break, his fancy lightly turned to the thoughts of love. "Molly Rhober is a nice girl every way,"—so his thoughts ran,—"with a little smartening up she will be perfect, and I always did like them young. Her father will give her a decent fortune of course, and she'll have everything when he goes, though that's a long look-out I'm afraid. But he can help his son-in-law in many ways while he's there. It will be a bit rough on poor Kitty no doubt; her lover and her fortune gone together. I fancy I know which she will miss most; the poor little woman is uncommonly sweet on me. But she'll get over it in good time; she's not like one of those that die of a broken heart. She cannot chose but help me when she comes to want money and don't like to go to 'Hubby' for it. I'll make her an excellent son-in-law. She'd bolt with me to-morrow if I asked her. But it would be cruel to herself in the long run, to put myself out of the question. Honesty is the best policy—sometimes, and I prefer to do the straight thing when it pays."

Presently he strolled back through the long conservatory to the drawing-room, discreetly

ignoring the loving couples on the couches considerately set in the most shady recesses, blind to the glimpse of gay dresses or the gleam of white arms or shoulders, or the glances of bright eyes through the dark foliage of the palms.

When he got back Kitty Rhober was sitting close to the folding doors, not dancing, but watching the dancers in the two great rooms. She saw him and she knew that he saw her, as he passed close to her chair, and she shrugged her pretty white shoulders impatiently when he sauntered by without seeming to notice.

Very quietly he edged his way through the crowd that came and went round Molly Rhober, and by sheer dash and audacity he managed to carry her away for the waltz from a lackadaisical swell, who was coming up languidly half-a-minute behind time.

Covan danced delightfully, and a second waltz followed in defiance of Mrs. Grundy, whom Molly Rhober heartily despised. After that he carried her off to the same conservatory where he had sat with her mother not an hour before. But there was no suggestion of finance or love-

making this time. An intangible but unmistakable something in Molly Rhober's brave frank eyes said quite distinctly, "Thus far you may go but no further," and Mr. Covan could take a hint expressed or implied better than most men.

"Our dance, I think, Miss Rhober?" said a deep voice timidly in Kitty's ear, as she stood gazing at the conservatory door that had just closed on the figures of Mr. Covan and her daughter.

She turned petulantly and met the shy deprecating look of the Hon. Tom Beverly. Even then he did not recognize his blunder for a moment.

"You are making some mistake, Mr. Beverly," she said coldly, "I am Mrs. Rhober, not Miss, and I certainly have not the honour of being engaged to dance with you."

He started and stammered, she looked so fierce.

"I beg your pardon, Mrs. Rhober," he faltered at last, "I mistook you for your daughter."

"I suppose I am expected to take that as a compliment," she retorted with fine scorn.

"By Jove! yes," he answered bluntly, "I should rather think so. There's no one to come up to her."

For an instant an angry answer was on the tip of Kitty's tongue, but she checked herself as a fencer recovers his foil for a more deadly pass.

"You are quite right," she said very sweetly, "and you will find Miss Rhober in the conservatory with Mr. Covan."

CHAPTER VI

PUT MONEY IN THY PURSE

"Which way are you going, Beverly?" said Covan, as the sleepy footmen helped them on with their coats in the marble paved hall of Rhober's big house in the larger of the small hours of the morning.

"I am going to my chambers," Beverly answered a little gruffly.

"Straight?"

"Straight as a hansom can carry me."

"Don't," said Covan cordially. "It's a glorious morning; walk as far as the club with me. I want to have a talk with you."

Though the sweetest-tempered fellow in the world, Beverly was a little sulky as they strolled together in the freshness of the brightening dawn through the crowded streets.

Covan made his peace offering in the shape of a superb cigar.

Beverly took it and nipped it, and lit it and puffed it mechanically. Presently he sighed a deep sigh of pale blue smoke, and the honest frankness of the man's nature broke out in words.

"Will you play fair, Covan?" he asked, "and I'll try to do the same, though it's a thundering big stake."

Covan looked at him in well-assumed amazement.

"First tell me," Beverly went on, "though I'm a fool to ask. Are you sweet on Molly Rhober?"

"Not the least bit in the world," said Covan laughingly. He guessed the question was coming and was ready for it. "If I were inclined to be spooney, the mother would be more in my style."

"They *are* like each other, those two, which is some excuse for you," Beverly responded with a distinct accession of friendliness in his voice. "But do you really and truly mean to say that you are such a fool as not to want the daughter?"

"No more than you do, old chap."

"No more than I do! No more than I do! Why, man, I'd swop my immortal soul for a kind look from her."

Covan stopped short, took his cigar from his lips, and whistled the long low whistle of amazement.

"I might have guessed," he said presently. "Only I didn't. My dear boy, I can congratulate you with all my heart—it will just suit. So that was the reason she sloped off with me to the conservatory when your back was turned. They all think a little jealousy is good for us as a kind of tonic to strengthen our love-making. I remember she blushed as red as a scarlet geranium when I accidentally mentioned your name."

"What did you say about me?" asked Beverly in sudden alarm. "No chaff about girls or anything of that sort?"

"I said you were about the best fellow I knew."

"Did you though?" said the other innocently; "that was decent of you. We had a little bit of a tiff. It was altogether my fault."

"So I suspected."

"But we made it up all right."

"So I suspected. Well, I congratulate you again. It's a real good thing I can tell you. She'll have a million fortune if she has a penny."

"That's the devil of it."

"What's the devil of it?"

"See here, Covan. There has never been any love-making between us; honour bright there hasn't. I don't say the girl would have me. I don't believe she would have me. But I couldn't ask her even if I thought she would. I have just got ten thousand pounds in the world, my younger son's portion, and a small assortment of debts. That would not do to keep a wife on."

"Then let her keep you."

"That's not my style," retorted Beverly a little gruffly.

"There, don't turn rusty about it. I want to do you a good turn if you'll let me. Would you like to multiply your ten thousand by five?"

"Wouldn't I just? But how? I cannot do

a thing but shoot and ride straight. I was thinking of South Africa or Klondyke."

"Take Punch's advice, 'Don't.' Come in and have a drink and a talk with me before you emigrate; it's early yet, and I'll see if I can't lend you a helping hand."

"I had a notion of a long shy at the Derby," said Beverly, as they sat sipping their brandies-and-sodas. "It would be quick work one way or the other, and I could try the gold-fields if I lost."

"Again I say don't. I know a trick worth two of that. Follow good example, my boy. I made my little pile, and I mean to double it without help from the 'bookies.'"

"You don't mean you have a straight tip for the Stock Exchange?"

"That's what I do mean. I owe you a good turn for the day you fished me out of the Thames at Henley, and I mean to pay it back if you'll let me. You can go nap on the Hunter's Grave Gold Mine."

"I never even heard the name of it."

"All London will hear the name of it in a day or two. The prospectus will be out to-

morrow. It is going to be the boom of the year. 'Put money in your purse,' and plunge. The pound shares will go to five premium at least. Five times ten are— You can do a little sum in simple multiplication for yourself."

"Thanks awfully, old man. I'll see my stockbroker in the morning. My little lump is in the Consols. But what chance have I of an allotment?—that's what you call the deal round, isn't it?"

"Well, you can try, can't you? It's on the outside verge of possibility I can give you a helping hand there too."

"You are a brick, Covan." A hearty hand-squeeze emphasized the laconic compliment. "I'm off; must be up bright and early to-morrow you know. Can I drop you anywhere?"

"Thanks, no, I'm staying at the club. I have thrown up my chambers and bought a house. There's an army of tradesmen in occupation at present."

"Halloa! that looks like matrimony."

"Perhaps, if all goes well. Good-night."

"Good-night, and take care of yourself."

"Nice of him to say that," Covan muttered with a grim smile as Beverly's hansom sped away through the night; "considerate and thoughtful advice, but quite unnecessary."

CHAPTER VII

THE TRANSFORMATION

"It was enough to drive me mad, Winifred."

"Yes, ma'am."

"Every soul at the ball kept on mistaking us, or pretending to mistake us. Do you see any resemblance?"

"Well, ma'am, as you put it in that way, there is what you might call a family likeness. I won't say which is the better looking, or you'd think I was a-flattering of you. There was some excuse for the folk as mistook you. My young lady's hair is lighter, to be sure, and yours is more golden-like. But you were both dressed in pink, and men would never notice the difference between diamonds and pearls. Now, if you was to——"

She stopped, and appeared to hesitate.

"Well! well! well!" cried Mrs. Rhober impatiently; "speak out, can't you?"

"It's not for me to advise, ma'am."

"Don't be impertinent. What were you going to say just now?"

"If you was to wear your dark blue velvet, mum, which I've taken the trouble to lay out for you this morning, you'd be that *distingo* poor Miss Molly couldn't hold a candle to you."

"Winifred, you forget yourself. You grow more forward and obtrusive every day. When I need your advice I will ask you for it. At present I will feel much obliged if you will kindly go see about my chocolate; and—and I expect a letter. If it comes, bring it to me directly."

"Yes, mum," said Winifred meekly, and went out grinning to herself. She was fond of her mistress and amused at her petulance.

Mrs. Rhober lay back in the cushioned chair in delicious *déshabillé*. No wonder she didn't feel like a matron with a grown-up daughter. She did not look it. She was very pretty, and looked—as some faces will—the prettier for

her pouting petulance. The reflection of the pink silk hangings of her dressing-room gave a rosy glow to her naked arms and shoulders, plump and round and dimpled as a baby's, and heightened the colour in her cheek and the blue of her eyes. She was excited, and excitement became her. It was two days since the ball. Her application for shares had gone in; the allotment came back. She had met Covan in Bond Street and cut him dead, but with an inviting side glance that had brought him promptly to her side. He had been delightfully and audaciously penitent, and begged leave to write or call, and she had said "Neither," in a tone to make certain he would do both. Finally she had made a bold stroke for Molly's reformation the night before, and she was impatiently awaiting the result.

"Wear my blue velvet indeed!" she muttered, patting the carpet impatiently with a tiny embroidered slipper, "and make an old dowager of myself just because Molly wants to be a grown-up woman before her time. She was the dearest little girl in the world, and I'm so fond of her I hate to do anything to vex

her. I hope she won't think me cruel, but I must do my duty as a mother, and it's for her own good, of course. Next thing she would fancy herself falling in love with some young fellow, and—and— Oh! I cannot bear even to think of it. It would just kill me to be called 'Grandmamma.' I'll make her younger instead of making myself older. When she finds her school-girl things laid out, and every other stitch gone, she simply must wear them. If she won't go back to school of her own accord, and I cannot coax Stephen to send her, I will get a governess to improve her mind in the school-room, and then perhaps Mr. Covan and the rest of them will get over their silly infatuation.

"Well, I suppose we are like each other—a little," she went on, preening herself before the great glass that gave a pretty face and figure to her approving eyes, "and pink is becoming to us both. How they did rave about her golden hair; even Winifred must talk about it and compare it with mine, and I wore this simply because it was the fashion. But men have no notion of what's fashionable."

She pulled off an elaborate curly auburn wig as she spoke, and showed her own soft, wavy brown hair, infinitely prettier and more becoming.

But Mrs. Rhober rumpled it disdainfully. "Dull and dowdy!" was her contemptuous comment. "I wonder how the other one would look!"

Then she took a round box from one of the locked drawers of her dressing-table, and drew out an exquisite wig of crisp golden curls, gathered together with careless grace. This she settled lightly on her head, patting a curl in here and pinching another one out there, till her fair forehead was framed in a wavy ripple of gold.

"It's simply beautiful!" she cried, with a disinterested side glance at her own piquant face in the glass. "It's a pity, of course, it should be the exact same colour as Molly's; but I will get her to wear plaits and braids, and colour won't matter so much."

She slipped on a pale pink skirt of china silk, and a blouse, very puffy and flowery, of the colour and pattern of old Dresden china,

patting and stroking both softly into place. Her thoughts still ran on last night's daring experiment. "I do hope Molly will be nice about it, and recognize that it is all done for her own good. Her school dresses really look very neat and tidy, and she always said she was happy at school. It's absurd our having only one face and figure between the two of us. I want to have myself all for myself, and not share even with my daughter.

"There, now! I think I'll do!" with a final survey in the glass and a vain attempt to get a peep over her shoulder and down her back. "Winifred will be surprised to find I've dressed myself. She would have talked me into wearing the blue velvet if I had waited. I know her. What a time she is with my chocolate. I'm afraid I was cross to her and she's sulking. I'll go make up, for she's a dear old thing, though she does like Molly better than me."

CHAPTER VIII

VICE VERSÂ

What a difference a minute or two may make. If Mrs. Rhober had waited another moment there would have been no story, or at least if there were a story it would have had a very different ending to this. She had hardly gone out at one door of the room when an impatient rap came to the other, and without waiting for answer Molly Rhober opened it with a jerk and bounced in.

She was even deeper in *déshabillé* than her mother had been, and looked, if possible, more enchantingly pretty.

Right down in the middle of the floor she plumped a bundle of school-girl's clothes that she had brought in her arms, and stirred them disdainfully with her foot.

"Mother!" she cried impetuously, "what

is the meaning of this? Some one has played a trick on me, and left this rubbish and stolen away all my own things."

The tone of her voice hinted a shrewd suspicion who the thief was. "But I'm not going to dress myself like a guy to please any one. I'll just——"

There was a sudden pause. Molly had discovered that she was wasting her indignation on an empty room.

Her wandering glance discovered the dark blue velvet laid out ready by Winifred for her mother, and she pounced on it.

"It will do beautifully till I get my own things back. I declare it's nicer than any dress of my own.

"Scrumptious!" she cried, as she coaxed and fastened herself into the blue velvet and patted it into shape, posturing before the glass as her mother had done.

The dress fitted like a glove.

"How like mother I look!" she cried, smiling approvingly at the fair reflection in the mirror. "I never really noticed it before. If I only had her diamonds to try on. No,

she would not be so careless, but there is no harm in looking. Oh!"

She had opened an unlocked drawer and pulled out the red-gold wig her mother had tossed in so carelessly a few moments before.

"Oh! oh! the naughty little mother. Who would have thought it of her? How pretty it is, though! Much prettier than this pale, namby-pamby yellow stuff of my own. Why, it's simply too lovely for anything! Come in!" There was a sharp knock at the door, and she had called out instinctively, facing round as she spoke.

"Your chocolate, ma'am," said Winifred. "I'm sorry I was kept so late."

Molly checked a gay laugh on the first syllable. The look of respectful deference on Winifred's face tickled her gay fancy with a new idea.

She turned to the maid a face as grave as her own.

"Thank you, Winifred," she said quietly, with eyes that challenged recognition and found none. "Has Miss Molly come down yet?"

"Yes, ma'am. I was surprised to see her in the hall a minute ago in the pretty pink dress. I thought you told me that—— If I may make so bold, ma'am—— I'm glad that——" The old servant hesitated.

"Thank you, Winifred," interposed Molly, divining the situation. "But you see I have changed my mind."

"And the blue dress does look most lovely on you, ma'am. Miss Molly couldn't compare with you in that. As to likeness? Well, of course mother and daughter will be like each other all the world over. But you look the handsome, stately lady, and she looks the school-girl."

"I think Molly very pretty, Winifred," cried the girl, choking down the effervescent laughter with a strong effort.

"Well, in a way, ma'am, perhaps she is," the servant answered with a conciliatory smile. "But the notion of comparing—well, it's no business of mine. Then you're so easy-going, ma'am, and Miss Molly is that hot-tempered and headstrong. 'Any letters for me, Winifred?' she said just now in the hall. 'You needn't

mind the chocolate; you were so slow about it I got it for myself. There must be a letter!'

"'Not that I know of,' I said.

"'Oh! there must be! there must be!' she cried again, as if she'd snap my head off. 'I made sure you had it when I didn't find it in the box,' and she actually danced with vexation. But the only letter in the box was this for you, ma'am, which I brought up straight, as you told me."

Molly took the letter, and for the instant forgetting her new character, tore it open without looking at the address. The first words, in a beautiful hand, clear as print, forced themselves on her gaze.

"My dear Kitty," it ran, "don't be cruel. I was afraid to speak to you last night, after——"

Then the page ended. There was a hard fight between honour and curiosity in Molly, but honour conquered. She crumpled the letter, tossed it in the fire, and began sipping her chocolate.

Winifred watched curiously. "There's a

gentleman waiting to see you, ma'am," she said at last.

"A gentleman to see me!" Molly flushed with rosy expectancy; she half expected Beverly. In her sudden eagerness she again forgot the part she played. "Why didn't you say so before, Winifred? Who is he? Where is he?"

"Didn't give his name, ma'am," said Winifred, a little scandalized at her eagerness. "He's waiting in the drawing-room."

Before the sentence was finished Molly was out of the door and half-way down the stairs. Mixed with a shy joy at the thought of meeting him there was something of surprise and fear.

"Oh, why did he come?" she thought tumultuously. "Doesn't he know mother objects to his coming? What can he want to see me for? I never said a word that—I might, perhaps, if he was like what he was at first. But lately he has been so distant and cold, and the other night when he began to thaw I froze him up again. What on earth is he here for? I'm not glad he came," she

persisted, contradicting her beating heart; "no, I'm not; only frightened."

She paused with her hand on the door-knob to still the tumult of her heart, then turned the handle suddenly and went in.

With a little chilling shock and gasp, like the first plunge into cold water, she saw Mr. Walter Covan, faultlessly dressed, smiling, handsome, imperturbable, rising to meet her.

CHAPTER IX

CROSS PURPOSES

It chanced—how much depends on chance sometimes—that Walter Covan was in the light and Molly was in the shade as she entered.

Her surprise and disappointment kept her silent for a moment, and he spoke.

"My dear lady," he said softly, with a touch of familiarity in voice and manner that made the young girl wince, "I have come to beg for forgiveness."

Even then for the moment she did not realize the delusion he was under.

"Mr. Covan," she said, with that exaggerated stateliness which only a school-girl can accomplish, "I am at a loss to understand you."

Then it was his turn to be surprised. He drew back a pace, the insinuating smile faded

from his face, and his extended hand dropped limp by his side.

Something in her manner puzzled him. He had never, he thought, seen her in precisely this mood before. But it was only for a moment. The next he was his own airy, easy, confident self again.

"My dear Mrs. Rhober," he began, "I dare not say Kitty; surely it is not as bad as that with me. There is more joy in heaven, we are told, over the one sinner that does penance than over ninety-nine dull, common-place, respectable just men, and I can well believe it. You are my heaven, Kitty, as you well know. Forgive the repentant sinner!"

Then all at once she realized that Covan—like Winifred—mistook her for her mother. She should have promptly undeceived him of course. She knew she should have undeceived him. But some mischievous imp prompted her to keep up her side of the game. Besides, she was burning with curiosity to discover what was at the root of his flippant repentance.

"I have quite forgotten your offence," she said, still gravely, but less haughtily than at

first. It was as near as she could go to the truth.

"Better forgive it, far better forgive it," he protested playfully. "Your forgetfulness is even harder to bear than your anger. Even the tropics are less intolerable than the poles."

Again his tone jarred on her sensitive nerves.

"Perhaps we had best drop the subject," she said coldly.

Covan steadied himself, and came round as a tender-mouthed horse at the faintest touch of the curb.

"First say I have your forgiveness," he pleaded gravely.

"Certainly," she answered. "I have nothing to forgive." Which was quite true so far as she knew.

"Then I may once more." He caught the white hand, and would have raised it to his lips, but she snatched it from him.

The motion saved her secret. Her hand was longer, narrower, and less plump than her mother's, the rings were different. He could hardly have failed to recognize the difference.

She had not thought of this when she snatched her hand away, but she realized it the instant afterwards with relief. "It is very good fun," she thought, as she warmed to the situation, "to fool him to the top of his bent." She did not want detection just yet awhile.

"Not even your hand to-day!" he cried dolefully.

"What does he mean by his 'even your hand to-day'?" she thought. "Surely mother didn't let him——" She wouldn't finish the sentence even in her thoughts.

"I don't believe you are even yet truly sorry," she said.

"I repented instantly."

"When you succeeded," she hazarded recklessly.

"When I failed, as you know," he answered; "repentance doesn't come with success."

"Then she didn't let him after all," thought Molly exultantly. "Good little mother. He tried, and she wouldn't. I'm so glad. I only hope she boxed his ears for his impudence; I would I know. But she didn't; he looks too pleased with himself for that. I'll give the

handle a turn and see the other side of him."

"You were very attentive to Molly last night," she murmured coquettishly.

Her voice quivered with amusement, but he thought it was anger.

"Well, when you left me in anger," he answered reproachfully, "what was I to do?"

"I was right about the kiss," flashed through Molly's mind again.

"The innocent prattle of the school-girl was like iced soda and skimmed milk in the morning after champagne over-night—weak, cool, and refreshing."

"School-girl indeed!" interrupted Molly indignantly. "I—that is she—will be eighteen next year."

He ought to have known then, but he didn't. He thought it was a new phase of the mother's jealousy.

"Eighteen," he said soothingly. "Why, I thought you told me sixteen the other day."

"Oh, you have a wonderful memory. I quite forgot."—"What a parcel of fibs mother has told him!" Molly thought.—"So the poor

innocent little school-girl amused you?" she said.

"Immensely! she is such a dear little bread-and-butter missy. Did you happen to notice the way she has taken a school-girl fancy to that big bounder Beverly?"

Molly gave a jump in her chair that startled him.

"She's full of surprises this morning," he thought.

"Mr. Beverly is no bounder," she cried impetuously. "He's a gentleman—strong, brave, handsome, honest, and—and——"

"Were you trying to say 'clever'?" he interposed with a supercilious smile.

"No, I was not trying to say 'clever,' Mr. Impudence. Mr. Beverly is better than clever, he's truthful."

"Meaning thereby that——"

"Meaning thereby if the cap fits."

"Thanks," he said, with unabated good-humour; "but I wear the tall hat of respectability, which, like the charity you haven't got, covers a multitude of sins. What's come over you, Kitty?—this is one of your bad days.

Everything is upside down. Why only the other day you called this same paragon a handsome statue of stupidity."

"Stupidity indeed! I like that."

"Miss Molly likes him, which is more dangerous. I dare not call her Molly."

"I should think not indeed!" Again he missed the meaning of her voice.

"Of course not. School-girls are so comically punctilious, you know. Well, as I was saying, you called him a statue of stupidity, and called Miss Molly a giddy little skit that should be packed back to her French convent."

"Indeed!"

"Yes, indeed and indeed. But from the way you talk this morning one would say you'd like nothing better than to see the pair married."

"And why not?"—recklessly.

"Then what about those grandchildren?"

She blushed all over. "Mr. Covan," she said, "I wish you good-morning."

"No! no! sit down again like a good little woman. I didn't mean to vex you. You

ought to be nice to me this morning, I bring good news."

"Good news to me!"

"Yes, to you. Your shares are already at ten to fifteen shillings premium."

"My shares ten to fifteen shillings premium!"

"Don't talk like a phonograph, Kitty; it doesn't become you, and it's not the least bit amusing. You know very well what I mean."

"Oh, I do, do I?"

"Be serious, like a good little woman; this is very serious. Your hundred thousand pounds has begun to multiply, as I promised you it would. If you sold out now you would get at least a hundred and fifty thousand."

"And shall I sell out?" She was frightened, and sobered at the mere mention of those huge sums, and eyed him with sharp suspicion. But his eyes were modestly cast down while he waited for the gratitude that didn't flow. The mere notion of her selling out startled him, though he was used, he thought, to Kitty Rhober's vagaries.

"Sell out!" he cried with uplifted hands of protest, "on no account. My dear girl, you

would be mad even to think of such a thing. Do you want other people to take your profits? The shares will go to five pounds premium or over it, and stick there." He little guessed how true his prophecy would prove.

"Then the shares—my shares—will be worth half-a-million?" Molly said in an awe-struck whisper.

"Or more. You speak like a ready reckoner, my dear. I never knew you had such a head for figures. Now don't I deserve a reward for this good news?"

"Some other time—perhaps." She had snatched her hand out of his reach.

"Well, good-bye, Kitty. Haven't you one kind word to throw to me before I go? You are not your own self to-day!"

"That's quite true," she answered with a provoking little curtsey, still keeping her back to the light. "I'm not my own self to-day."

"Good-morning."

"Oof!" She drew a long breath of relief as the door closed after him. "I thought he would never go."

On the pavement outside at the foot of the steps Covan met Mazey Baresecker, who had been walking up and down waiting for him, his face flushed, his eyes twinkling, his hair and whiskers and his very hat-brim curling with excitement.

CHAPTER X

THE BOOM

"WELL?" said Covan imperturbably, "what is it now?"

"We've been and went and gone and done it," cried Mazey, linking his arm enthusiastically in his. "It's the boom of the year; it's the boom of the century. D—n it, Covan, it's the boom of the Christian era. The Kaffir Circus was a prayer-meeting in comparison. London has gone mad over it. The capital has been applied for fifty times over. The shares are at three pounds premium, and it's all buyers and no sellers at that. Throgmorton Street is like an Irish fair, and the House like a lunatic asylum. It makes me wild to think we are dealing out these three-pound shares at a pound apiece to an ungrateful public. If

you had only taken my advice we would have got two millions as easily as two pence."

"Mazey, don't you be an ass," said Covan sententiously, "we have done well enough."

"That's poor comfort, when we could have done so much better."

"Come along to my place, and I'll try and knock some sense into your head. What are the noble directors doing?"

"Squabbling over allotments. Dealing the court cards out to their wives and daughters, and their sisters and their cousins and their aunts."

Covan smiled grimly.

"Their sisters and their cousins and their aunts won't be particularly grateful when the game is played out."

As they chatted they walked rapidly towards Covan's chambers. They found a strange, suppressed excitement in the City. The pulsation of the great boom was faintly felt as far as Fleet Street. The volatile Mazey was literally drunk with excitement. But Covan was cool as a cucumber. He slipped the latch-key into the lock and led the way to the inner

room. There was no tremor in the hand that poured out a brimmer of champagne, or the voice that bade Mazey drink to the boom.

"Now for business," he said, while Mazey emptied his glass in two gulps, and Covan just touched with his lips the bead work of bubbles at the brim. "Now for business. You think we should have started with two millions capital. Why?"

"Why? why?" repeated Mazey impatiently. "It's easy enough to say why. There would have been just a million and a half more to go round."

"I'm not so sure of that. The public is skittish. A million more, or half-a-million more, might have scared them off, and left the shares like waste-paper on our hands. As it is we can make just what we like."

"I don't see that at all."

"Mazey, you are a fool!" repeated Covan.

"Perhaps," retorted Mazey composedly, "but go on."

"The shares are selling for four pounds each."

"Well, what then?"

"Sell!" and he leant back in his chair with keen eyes watching the other digest slowly the full meaning of his advice. As Mazey opened his mouth to speak Covan interrupted him.

"The shares are selling at four pounds. We know, and no one else knows, that when the report of Mark Stanford comes in they will be selling at four or five pence. That's a nice margin to come and go upon."

Mazey's face lit up with a sudden realization of the brilliant and bewildering prospect.

"Sell," Covan repeated, "as much as you like. I mean to do the same. Indeed, I have already given a big commission for sale. It will steady the market. The prices will drop a point or two; the original shareholders will hold on for the rise. The premium will hold on until the report comes out; after that the deluge. Meanwhile it might be as well to stroll down and see what's doing "on 'Change."

They found Throgmorton Street, as Mazey had described it, crammed full of a struggling, yelling crowd, the fierce money-getting mania

hot upon them. The one sound, "Hunter's Grave Gold Mine," spoken, or rather shouted like a single word, was heard incessantly and insistently above the din.

As they moved slowly in the throng Covan's quick eye caught sight of a tall, strong figure pushing his way through the opposing crowd like a stout ship through the waves, and making for the Stock Exchange entrance.

"By Jove! it's Beverly," whispered Covan to his companion, with malicious delight in his voice. "The colossal ass is blundering right into the beehive. Now we'll see some fun."

With sublime unconsciousness of the sacrilege perpetrated on the temple of Mammon, Beverly made his way through the swing doors to the floor of the chamber under the great dome.

Covan's comparison was apt. The place was seething and humming with incessant din, like a huge angry hive. At first no one noticed Beverly in the least. But he politely buttonholed a big, swarthy, sallow-faced Jew, with sleek black hair and a bulbous nose, that was rushing past him.

"I beg your pardon," he said, "I would feel obliged if you could kindly tell me at what price Hunter's Grave Gold Mine shares are selling? I'm quite a stranger here, and——"

The Jew looked him keenly in the face for a moment, and then startled him by the irrelevant question, "Will you buy fourteen hundred New Five Per Cents.?" The nasal voice rose to a shriek at the last words.

"Fourteen hundred New Fives!" he shouted, louder than before, and his voice dominated the din in the great hall.

There was a sudden silence, and then like a war-cry the shibboleth, "Fourteen hundred New Five Per Cents.!" rang out from a hundred throats, and from all sides the converging crowd gathered like swarming bees round Beverly and his companion, who still sounded the strange signal, "Fourteen hundred Fives!" like one demented. He only broke off when the crowd was in a dense ring round them.

"Where are you shoving to?" he cried to some person behind him, and at the same instant he seemed to stumble and fall heavily

against Beverly. As Beverly flung him off he felt a sharp elbow dig into his ribs, and a heavy foot came down on his own. Closer and closer the crowd pressed, jolting and hustling him. But he could catch no one in the act. The men close round him were profuse in their apologies and remonstrances. "I beg pardon, sir; I'm afraid I hurt you!" "Keep back there, cannot you? Don't you see you're crowding the gentleman?" while all the time they pushed and shouldered like football scrimmagers, and from the outside of the crowd the cry rang out, "Fourteen hundred Fives."

But Beverly was a footballer himself and used to scrimmages, and though he did not understand this new game, he knew his cue was to keep cool.

A big fellow with an inane smile, straight behind, struck Beverly's tall hat on the crown, with the benevolent intention of bonneting it down over his eyes. But Beverly was so tall that the blow glanced and the hat was knocked clean off instead.

Beverly turned sharply, and his quick eye

caught the big man with his hand raised for a second try. Straight as a sword-thrust Beverly's fist shot out from the shoulder; it took the big booby right in the inane mouth, and sent him reeling back against the living wall that hemmed them in, spluttering out curses, blood, and broken teeth.

But the man, as it chanced, was not only a bully, but a fighter as well. The heavy blow steadied him. It was no longer horse-play with him, but deadly earnest. A heavy scowl settled down over his dull face. As he fronted Beverly with clenched fists and wary eyes it was plain he meant mischief.

The crowd shouted itself hoarse, and swept round them like an angry sea. A movement was made from behind to fling Beverly on to his opponent, when suddenly another burly figure broke through the ring.

"Fair play is a jewel!" cried an honest Irish voice. "Give the man a chance, boys; are we brute beasts or Christians, that you'd go to spoil a fair fight? Make a ring there, can't you? make a ring." He made a ring himself by the simple device of whirling his

walking-stick in a circle within an inch of the spectators' noses, and bringing the ferruled end down on their toes. Beverly and his opponent faced each other motionless in the centre of the ring. Only for a minute. Beverly dodged a fierce right-hand swing, which spent its force in thin air. He parried a second blow with wrist of steel, and followed with an undercut so swift the spectators could not see it. But it caught the big bully under the chin, lifted and laid him flat on his back with a thud that jerked every puff of wind out of his body.

The fight was over. Beverly stood with his back against the door ready. But there was no one else ready. The scrimmagers fell back; even the war-cry faltered and died out.

But after a brief pause the well-dressed mob was gathering itself together for an ugly rush, when the big Irishman again broke through them and planted himself firmly at Beverly's side.

"Stand back, boys!" he shouted, and his good-humoured brogue had an angry ring in it now. "You know Terence O'Dougherty, you fellows!"

Apparently they did know Terence O'Dougherty, for the ring widened in front of them. At the same moment Covan and Mazey Baresecker stepped into the open space.

"How are you, Beverly?" Covan said; "how are you, O'Dougherty?" to the big Irishman, who nodded curtly. "Glad I'm in time," Covan went on. "What the deuce brought you in here, Beverly? It's a rough place sometimes, and the boys don't like strangers. Hope they haven't hurt you?"

"Seems to me your friend has done most of the hurting," said O'Dougherty, pointing grimly to where the big Englishman was sneaking away, pale and crestfallen; "ask your friend Mallock else."

"He's no friend of mine," retorted Covan sharply. "You know I have always set my face against this rough horse-play."

"This gentleman has set his fists against it, which is more to the purpose," O'Dougherty answered with a short laugh.

"If you have quite done here I have a word to say to you," Covan whispered to Beverly.

Thereupon Beverly gripped the big Irish-

man's hand gratefully, and turned and passed out unnoticed into the street with Covan and Mazey.

"What brought you into that wasps' nest?" asked Covan, again thrusting his arm friendly fashion into Beverly's, when he had got quite clear of the throng.

"I wanted to know how our shares were going," Beverly answered. "I thought you fellows were gentlemen who'd give a civil answer to a civil question."

"Why didn't you come to me?"

"I couldn't find you."

"Well, I've found you, with a budget of good news for you. The shares are three-and-a-half. Your ten thousand is thirty-five thousand already."

Beverly stopped short and stared at him. "By Jove!" was all he could say by way of comment. "Shall I sell out?"

"Yes, if you want to toss away twenty-five thousand more. The shares will go to six pounds at least."

"Sixty thousand!" Beverly muttered to himself, in much the same tone of self-com-

placent satisfaction that the young lady used who confidently counted her chickens before the eggs were laid. "Sixty thousand! By Jove, that would just do."

Covan watched him narrowly, with an amused smile on his face. He guessed his thoughts.

Just at that moment Beverly caught sight of himself in a mirror at a shop window.

"Hallo!" he cried in a comical fright.

"Well! what's the matter now?"

He pulled off his hat and held it out at arm's length. It was like a second-hand battered concertina. "Why didn't you tell me, Covan, what a guy I was? I cannot go there in that hat."

"Go where?"

"Go anywhere. Is there any place about where I could get a Lincoln and Bennett?"

Mazey pointed out a shop half-a-dozen doors down on the other side of the street. "Well, good-bye, old man," Beverly said hastily, "and thanks, awfully. I've an important appointment. Good-bye, Baresecker; I'm off."

They watched him dart into the hatter's shop, and emerge two minutes afterwards with a spick-and-span topper as shiny as Mazey's own. He hailed a cab and drove off swiftly.

"A fool's race," muttered Covan to himself more than to his companion; "I'll soon put a halt to his gallop."

CHAPTER XI

COURTSHIP BY PROXY

Kitty Rhober was pacing the floor of her boudoir up and down with her hands clasped tight behind her back, as she had seen her big husband do when things went wrong with him. There was a comical, unconscious mimicry in her movements. It was as if an antelope should try to imitate an elephant.

She looked delightfully dainty and girlish in her costume of pale pink twilled silk, with the crisp gold curls clustering round her forehead, and a soft fall of creamy lace circling her throat.

She was vexed, she told herself, that Winifred had mysteriously disappeared and never come back with her chocolate. She was vexed that Covan had neither come nor written, as he had half promised he would. She was

vexed with Molly, as we are always vexed with people we treat badly, and doubly vexed—though she didn't know it—with herself for her ill-treatment of Molly. So plainly the proper thing to do was to pace the room moodily. But her step was too light and her face was too bright for a really dignified sulk.

There was a cautious tap at the door. "Come in!" she cried petulantly. "Oh! Winifred, what happened to you? I had to go after my chocolate myself, and——"

To her amazement Winifred put her finger to her lips and shut the door cautiously behind her. "He's waiting for you," she said mysteriously.

"Who's waiting for me, Winifred? Have you taken leave of your senses?"

"That's my thanks," said Winifred, ignoring the imputation on her sanity. "He was standing in the hall offering his card to James when I went by, and he hadn't the gumption to say whom he wanted. So I took the card out of his fingers myself before James could touch it. 'I'll give your message, sir,' I said, and I showed him into the drawing-room,

where you know your mother never goes except on at-home days. He's waiting for you there."

"Well, Winifred, upon my word; who do you take me for?"

"What do I take you for?" cried Winifred, missing the drift of the question. "I take you for a kind-hearted young lady, who don't object to a quiet talk with her handsome sweetheart. There! don't look so provokingly innocent, Miss Molly. Didn't you beg me to tell you when he called?"

"I begged you!"

"There! there! don't miss your chance. You mayn't get another one so easily. Between ourselves, Miss Molly, your mother is jealous of you. She means to dress you up like a school-girl, and pack you back to the convent. I don't know what came over her to let you have that pretty frock."

"Winifred," very sweetly, "you should never carry tales or tell secrets."

"I won't tell none of yours, miss, if that's what's troubling you. I'm on your side all the time. Your mother can never screw a word

out of me. Run away now, like a good girl; you're looking as fresh and pretty as a rosebud, and give the poor young gentleman a treat."

Kitty glanced at the card that Winifred still held to her. Up to that moment she was chafing at the notion that Covan had surreptitiously called to see Molly. She read Beverly's name on the card and her mood changed instantly.

"I'll do it," she cried, yielding to the malicious prompting. "If Winifred mistakes us he may, and it will be such fun."

With a good-bye look at the mirror, that told her that her eyes and smiles were in working order, she passed swiftly out of the room.

But she paused on the broad stairs that led to the drawing-room, her heart beating quick and hard with the excitement of the adventure.

"I can't tell how far things have gone between them," she thought to herself. "With those quiet kind of people one can never tell. It would be very awkward if he should just catch me up in his arms and kiss me as a matter of course. I am terrified at the very

thought. I dare not risk it, though he is very handsome, and——"

And she opened the door and walked boldly into the lion's den.

She came in so softly that Beverly didn't notice her at first. A very tame and even comical lion he looked at the moment.

His head was bent, his hat yawned beneath his feet, and his strong hands twisted and tugged at his gloves.

She got well into the shade of the curtains before she spoke.

"Good-day, Mr. Beverly," she said tremulously.

He started and leaped from his seat, sending his hat rolling on the carpet. Turning he saw the bright eyes shining a welcome on him, and brightened as the earth brightens in the sunshine.

"Oh! good-morning, Miss Rhober!"

That was all. He didn't even try to kiss the dainty hand that she put so coyly into his own.

Kitty was conscious of a little twinge of disappointment.

"They're just a couple of noodles," she thought, with swift, inconsequent petulance; "just two staid sticks that don't deserve their opportunities. When I was her age, or, for the matter of that, now that I am my own age—— But I mustn't think of that. It will be just a hum-drum afternoon visit, I suppose, and I rather expected a new experience." She felt as if she had been cheated out of her rights.

"Fine day, Mr. Beverly," she said, with exaggerated primness.

"Oh, yes; isn't it? a remarkably fine day indeed," he responded enthusiastically, as if she had broached the subject nearest to his heart, "so bright and charming, don't you know!"

"Who?" she asked innocently.

"The—ah! the weather," he stammered.

"Oh, the weather," she cried, with a mocking laugh, regaining her audacity at sight of his shyness. "Did you come here to talk to me about the weather, Mr. Beverly?"

"I came here in the hope that I might be allowed to——"

"Well?"

"To inquire if you—that is, if your mother—was fatigued by the—ah—the ball."

"Is that all?"

"That's all, I assure you."

His imbecility further emboldened her.

"You have a *penchant*, it seems, for my—mother?"

"I have a sincere regard and respect for Mrs. Rhober."

"Seriously, now, have you? I always thought she was inclined to be a bit down on you."

"Well, I suppose she half expected that I——"

"That you—what? You are full of mystery, Mr. Beverly."

"Your mother may have her own good reasons for not approving of me, Miss Rhober. But I'm not going to sulk over it. To my mind she's the brightest, pleasantest, and prettiest woman in London—except one."

"Now I call that nice," thought Kitty, "only I wish he wouldn't make those silly exceptions."

"Don't you think, Mr. Beverly," she went on, "you will forgive my asking—a daughter's anxious affection, you know—that mamma—how shall I put it?—goes the pace now and again; flirts, you know, and that kind of thing?"

"The tittle-tattle of malicious gossipers and scandal-mongers," he answered very earnestly. "I'm sorry that even the echo of it should have come to your ears, Miss Rhober. Your mother is as gay and as guileless as a child. It's envy at her prettiness and popularity that has set the tongues of the gossipers—male and female—going. They judge her by themselves. They cannot understand how anybody can be pleasant and free and innocent at the same time. Only the other day I heard a chap in the smoking-room of the club saying——"

He stopped abruptly and abashed. In his eagerness he had said more than he meant to say.

"Well?" asked Kitty sharply, "what did he say?"

"Oh, nothing at all. It's really not worth mentioning."

"But I insist."

"No, really, don't do that, for I cannot tell you. I forget."

She took pity on his embarrassment.

"Well, I'll let you off."

"Thanks, awfully!"

"On one condition—that you tell me what you said."

"Oh, I said nothing."

She detected the equivocation in his voice.

"What did you do then?"

"Must I tell?"

"You must; remember, you promised."

"Well, I knocked the fellow down. Oh! I know you will think me a quarrelsome savage. But I'm not. I'm a quiet, easy-going chap as a rule; but my temper got the better of me that time, and the fellows in the club said I was 'damn'—I mean quite right. Now you're vexed with me?" For Kitty sat silent and troubled that her name should be bandied about in a club smoking-room.

"No, indeed, I am not vexed with you, I'm sorry, that's all."

"I'm sorry, too, I was such an ass as to

mention the thing to you. It was really not worth talking about. Do forgive me if you can. I was always a blunderer."

There was no reply, and he could not see how kind her eyes were.

CHAPTER XII

A KISS IN THE DARK

Beverly rose quite flustered, and picked up and dropped his hat and gloves and umbrella alternately.

"You are not going?" she said at last.

"Really I must. I have got a most important appointment. I haven't a second to spare."

"That little prude of a daughter of mine has the poor young fellow frightened to death," Kitty thought; "and he's a handsome, plucky, gentlemanly young fellow too, in spite of his shyness. Well, I owe him a good turn, and I'll give him a little encouragement for once in a way."

"Don't go," she said softly, and touched his sleeve with her hand, sending an electric shock through his arm. "It's not often we

get the chance of a quiet little talk to our own two selves."

Beverly promptly forgot his important engagement. He dropped hat, umbrella, and gloves altogether, and sat down gasping.

"That's too strong," Kitty thought, "he's not used to it. I must dilute the dose a little."

"I just want to tell you, Mr. Beverly, how grateful I am for the way you championed me."

"Championed you? How? When?" asked the bewildered Beverly.

"When they spoke disparagingly of me at the club."

"Of you? No one did! No one dared. By God! I'd kill any man that took your name in vain."

"Oh! I beg your pardon. I meant mother, of course. For her sake I am very grateful to you."

"But there really is nothing to be grateful for, Miss Rhober."

"That means that you don't want me to be pleased with you," she answered with a pout,

and a quick glance under her drooping eyelashes.

He gasped again, but he was getting more used to the situation.

"I'd die to please you," he said simply. He meant it.

"But I don't want you to die," she murmured softly, "because then you would be——"

"Then I would be what?" came the eager question.

"Then you would be dead, of course."

"And you wish me to live?"

"Of course. I wish everybody to live; well, almost everybody."

"But me more than the others?"

"Well, not less than the others. We'll put it that way."

"Oh! Miss Rhober; if I only dared to speak out!"

"Why, you have been speaking out all the time," she answered, with disconcerting innocence.

"Oh, I don't mean that. I mean, if I dared to say what I want to say."

"Then you have been saying what you didn't want to say?"

She spoke lightly, but there was in her voice a flutter of tremulous agitation. "He is going to propose," she thought to herself. "I suppose Molly never gave him a kind look or word, and he has lost his head because I was a bit nice to him. I cannot stop him now; he couldn't stop himself if he tried. I see it in his eyes, and he must out with it, or burst."

"Miss Rhober?"

"Yes, Mr. Beverly."—"It's coming; it's coming," her swift thoughts ran; "what on earth am I to do? If I refuse he may go straight away to the North Pole to shoot tigers, and never give poor Molly another chance. He's exactly that sort of an idiot. Then, if I accept him, he'll go simply mad with delight, and—and there's no knowing what may happen."

"Miss Rhober, may I speak to you?"

"I cannot stop you, Mr. Beverly."

"I love you!"

"Short and sweet, at any rate," she thought. But she only said, "Now, do you really?"

The ridiculous words slipped out before she knew what she was saying. She could scarcely keep from laughing, they sounded so queer.

"Don't laugh at me, please. I cannot stand it. I know I'm a big, hulking, stupid fellow, not worthy to tie your shoe-strings, but——"

"I wear buttoned boots, Mr. Beverly."

"Don't!" he pleaded again, and he looked so handsome and so honest, and he spoke so earnestly, that Kitty's kind heart was quite sore for him.

"Molly is in luck," she thought, with the faintest tinge of jealousy. "But he cannot compare with Molly's father all the same."

"Miss Rhober!" Beverly broke out again, and strong feeling gave force and eloquence to his plain words, "I love you. I have loved you since we first met. I have no hope; I dare not hope. But my life would not be worth living without loving you."

"He fizzes over beautifully when he once gets the cork out," Kitty thought.

"One cannot help hoping a little," she said softly, and she was startled, her voice sounded in her own ears so like her daughter's.

"Do you mean that, Molly?" he cried impetuously. "Don't say it, my darling, if you don't mean it. Don't play with me! I'm in deadly earnest; this is life or death, or heaven or hell to me!"

The passionate eagerness of his voice roused a kind of vicarious pity in Kitty's soft heart.

"I was not jesting," she whispered, with one quick look at him.

She shivered with a kind of fright as their eyes met. The next moment he caught her suddenly in his arms and kissed her full on the lips.

He released her instantly, frightened and abashed, and she sunk back in her chair, half laughing, half crying.

"Can you ever forgive me?" he pleaded humbly.

She was too dumfounded to answer for a moment, and he mistook her silence for anger.

"I didn't really mean it. I didn't know what I was doing."

"You seemed to have a tolerably good notion," Kitty answered audaciously, her face still covered with her hands.

"Then you are not angry?"

"Not very—this once."

"I must put it down to mother-in-law's account, or I shall feel so wicked," she thought.

"No! no! Not again, please. I shall be really vexed this time."

"But there is hope for me, Molly? May I call you Molly?"

"Certainly, if you wish to make a fool of yourself."

"Oh! I don't mind your laughing at me now, not a little bit. You have lit up my life with hope. I ask for nothing more."

"Nothing?"

"Except yourself, of course."

"A mere trifle! You are not very complimentary, Mr. Beverly."

"Laugh at me as much as ever you like, if you will only love me a little when you are done laughing, or even let me keep on loving you. When will you give yourself to me wholly, my darling?"

"You seem to have taken a short hop, step, and jump from hope to assurance, Mr. Beverly.

But even if I didn't quite hate you, I'm not everybody in this business."

"You mean I should speak to your father?"

"No, I don't. I mean you should speak to my—" a rising laugh blocked the word for a moment, "to my mother. I'm sure she'll help us; she's always so nice and good and considerate."—"It's a curious sensation being one's own mother," she thought; "but of course I'm bound to be an affectionate daughter."—"Mother is very fond of me, Mr. Beverly," she prattled innocently, with a growing enjoyment of the situation. "I do believe it would kill her to part with me."

"I can well understand that. But you won't part; you will see her every day."

"No, I'm afraid not. But you've got to see her and speak to her as soon as you can. No, not again. Well, then, at long range if you like."

She eluded an attempted embrace, wafted him a mocking kiss across the width of the spacious drawing-room, and vanished.

CHAPTER XIII

BLIND LOVE

Beverly sat still, dizzy, light-headed, and light-hearted with the happiness that in a full, warm tide flooded his veins.

Fortune still favoured him. The door opened, and a slim, graceful figure in dark blue velvet came softly into the room.

"How like her daughter she is!" he thought, "in spite of the dark dress and the auburn hair. She looks older, of course, and not so pretty, but the likeness is really wonderful!"

There was a smile on her lips and in her eyes that seemed the reflection of some amusing incident. She crossed the room without noticing him and dropped into an easy-chair, laughing softly to herself.

The moment seemed propitious.

"Mrs. Rhober!" he said gently.

She leaped up with a frightened little cry, and glanced hastily round the room till her eye lit on him.

"Oh, how you startled me, Mr. Beverly!"

"Did I? I'm so sorry. I only wanted to say that——"

"Who were you talking to just now?"

"To you, of course."

"To me! I did not think you saw me. You said Mrs. Rhober."

"What else was I to say?" asked Beverly, bewildered. Everything was bewildering that morning.

"What else? Why——" A sudden thought stopped her. "Yes, of course; I forgot for a moment. You are quite right."

Her eyes and lips were running over with laughter. But she was in the darkest corner of the room, and besides, he was too bewildered to notice anything.

"Mrs. Rhober?" he began again.

"Yes, Mr. Beverly," very demurely.

"I hope you won't be angry with me."

"I hope you won't do anything to make me angry."

"Oh, that's past praying for. I've done it, I'm afraid, and what's worse, I cannot even say I'm sorry."

"If this is a double acrostic, Mr. Beverly, don't you think you should give me a light?"

"Your daughter told me I should speak to you about it."

"My what! Oh, yes, to be sure; as you say, my daughter." Like a flash the thought came to her, "So I'm not having the game all to myself. The little mother is playing her own cards."

"As you were saying, Mr. Beverly, my daughter told you to tell me what?"

"To tell you everything, Mrs. Rhober."

"Everything! Isn't that rather a large order? Do go into details."

"I love your daughter with my whole heart and soul."

"My daughter! Oh, yes; to be sure—my daughter." She was blushing so furiously that the blood seemed to burn her face. She turned away, and made belief with trembling

hands to settle some ornaments on a table close by.

"What did you say?" she gasped out, when she could get thoughts and words together after the sudden shock.

"Don't be angry with me, Mrs. Rhober. I really couldn't help myself; it only means that I have got eyes in my head."

"But what did you say just now? Say it again, please?"

"That I love Miss Rhober with my whole heart and soul."

"And you told that to my mother—I mean to my daughter?"

"I didn't mean to do it, really I didn't. I meant to keep it dark."

"And let 'concealment, like a worm in the bud, feed on your damask cheek'? People only do that kind of thing in plays, Mr. Beverly."

"It's no play with me, Mrs. Rhober. I didn't mean to speak of it, honour bright I didn't. I'm a good-for-nothing, hulking, younger son, that never did, or never could do, anything useful in my life. I had only a

few loose thousands I could call my own until to-day. I know the world will say I'm after her fortune, though that's a d——"

"Dastardly falsehood, let us say, Mr. Beverly. Go on."

"I couldn't blame you, or Mr. Rhober, if you tell the footman to slam the door in my face. Even now I'm surprised that I have the audacity to tell you of it."

"I'm not such a very terrible person, I hope."

"You are kindness itself, as I told your daughter."

"My daughter!"

"Yes—Molly—just now. Oh! I beg your pardon, the name slipped out. But she gave me leave to call her Molly."

"Well, that was cool. What did she say exactly?"

"She said I might call her Molly if——"

"Well, go on—if what?"

"If I liked to make a fool of myself."

"And you do like to make a fool of yourself, I presume?"

"I didn't mind in the least if she didn't."

"Always 'she.' Well, well, go on with

your story. What did—Molly say or do then, and what did you do?"

"I'm afraid to speak out."

"Yes, you said that before. But you did speak out, you know."

"Every one would think and say I was after her fortune."

"What did you care when you knew you loved her for herself alone, and she knew it too?"

"She might think me a mere fortune-hunter?"

"She never thought you anything of the kind."

"How could you tell that, Mrs. Rhober?"

"How could I tell! Well, that's good. As if I——" Then, more quietly, after a slight pause, "Well, you see, Mr. Beverly, I am Molly's confidante."

"Let me say this, Mrs. Rhober, that I have at last a prospect of being something better than a pauper. For that I have not myself to thank, but my good friend Mr. Covan."

"Mr. Covan! Are you quite sure he is such a good friend of yours?"

"I have every reason to be sure. He has

put me on to the best thing that has been in the city for years—'The Hunter's Grave Gold Mine.' My ten thousand has grown to thirty in a day, and it keeps on growing, like that chap's beanstalk in the story I read when I was a kid. There was never anything seen like it."

"Still, I wouldn't advise you to make too sure of Mr. Covan's friendship."

"That's because you don't know him. Oh! forgive me, Mrs. Rhober; I forgot he was such a pal of yours. Covan is as decent a chap as ever stepped. I had a chat with him about—well, about several things, and he advised me to sell my shirt—I mean, my consols, and put every farthing I could scrape together into the Hunter's Grave Gold Mine. I hadn't so much as heard of the thing before. But I went straight off next morning to my stockbroker, and my stockbroker said to me——"

Molly's patience was exhausted.

"Was it about stockjobbing you wanted to speak to me, Mr. Beverly?" she interrupted icily; "was that what you talked of to—Molly?"

CHAPTER XIV

REVELATIONS

THE curt question brought poor Beverly up short, like the curb to a jibbing horse.

"Was Molly deeply interested in the Stock Exchange?" she persisted pitilessly.

"Well, that was not what we talked about—not exactly, you know."

"Then what was the subject of your conversation?"

"Oh, I told you before."

"Tell me again. I don't mind. I—I want to hear it over again."

"Well, I said I loved her."

"What! all of a sudden—just like that?"

"Just like that."

"And what did she do or say?"

"She looked surprised."

"No wonder."

"I thought she was laughing at me."

"Very likely."

"Just at first. Then when she saw I was in such dead earnest I think she pitied me a bit."

"Did she refuse you?"

"Well, not exactly. She told me I might hope."

"That was very nice of her."

"Oh! she's an angel, Mrs. Rhober."

"H'm. Now, would you mind telling me, Mr. Beverly, what you would have done if she refused you point-blank?"

"Well, I would have gone straight out to South Africa, and never showed my nose in England again."

"And never given me—I mean her—a second chance? That would be a bit rough on her, Mr. Beverly, wouldn't it?"

"Rough on me, you mean, Mrs. Rhober."

"Oh, yes, on you I mean, of course. Well, go on with your story."

"With my story?"

"What happened next? You were to tell me everything, you know."

"She didn't seem annoyed."

"Well, why should she? It was really no affair of hers."

"I beg your pardon?"

"Oh, you needn't; I'm not annoyed either. Go on; come to the point, can't you?"

"I told you she laughed at me."

"That was just like her."

"I caught her little hand in mine."

"And she only laughed the more?"

"No, not exactly. She struggled and blushed, and—and——"

"It's coming! I feel it's coming!" thought Molly in desperation.

"And—and—that's all," said Mr. Beverly lamely.

"No, that's not all," she cried. "Surely you kissed her. Don't deny it, Mr. Beverly. I know you kissed her. Confess it!"

"I'm afraid to."

"Oh, go on. You needn't be afraid of me if you weren't afraid of her. I'm not so very terrible. Didn't you kiss her?"

"Only just once."

"Well, of all the audacious tricks!"

"Don't be angry, Mrs. Rhober. I really couldn't help myself."

"It seems to me that you did help yourself very freely. What did she do then?"

"She jumped up and ran away, half laughing and half crying."

"Was there only one? On your honour, was there only one? Oh, don't be stupid; you know well what I mean?"

"Only just one. Do you think she will ever forgive me?"

"Oh, yes; I think she will, some time."

"But you're angry?"

"I! not a bit; why should I be angry? It wasn't me. What did she say then?"

"She told me to come straight to you."

"Well, that was kind of her, anyway. I will say this much, I'm glad she did not refuse you point-blank, though I think the kiss might have been dispensed with."

"That was all my fault."

"I'm not quite so sure of that."

"But you forgive me, Mrs. Rhober? You will say a word to Mr. Rhober for me?"

"Oh, I have very little influence with him,

especially in a matter of that kind. He'd say I was prejudiced. I think you had better get my mo—— the lady you kissed, to intercede for you. But I wouldn't mention that particular little incident to Mr. Rhober if I were you, and I'm quite sure she won't either."

"But you will do your best for us?"

"Oh, yes; I will do my best for you."

"Well, good-bye, Mrs. Rhober; you have made me very happy."

"I may make you happier still some time, if you keep in your present state of mind."

"I can never change. I shall always worship the very ground Miss Rhober walks on."

"Miss Rhober! Have you gone back to 'Miss Rhober' already?"

"Have I your permission to say Molly?"

"Well, yes, if you want to very much indeed."

She said it very softly. Her voice startled him, it was so like Molly's; and even the shadow of the curtain could not quite hide the blushes as she spoke. For one perilous moment he fancied it was really Molly herself

that spoke, and was half tempted to catch her in his arms.

But the madness passed in a moment, and he kissed her hand gratefully.

"You will try to get Molly to forgive me for making such a fool of myself," he said.

"Yes, I will try to get Molly to forgive you for making such a fool of yourself," she repeated softly, "and I think I have some little influence with—Molly."

As she spoke she edged round into the brighter light and turned her full face to him.

He stared at her in a dazed kind of way.

"My God! you are wonderfully like her!" The words came with a gasp.

"Like whom?" she asked calmly. "Myself?"

"If it wasn't for the dark dress and auburn hair," he went on vaguely, without heeding the question, "I would swear that you were her."

"That's a little mixed, isn't it?" she asked saucily, for she felt herself complete mistress of the situation; "but don't let the auburn hair worry you too much."

She took off the wig as she spoke, and her own golden hair, rejoicing in its liberty, clustered in unruly curls round her face.

"The dress is not a fixture either," she said, softly, "but I don't mean to take it off just yet."

His eyes opened round and wide; his lips fell apart. He sat a picture of blank bewilderment.

The mocking light in her eyes stung him to speak.

"Oh!" he cried, "what an ass I've been making of myself!"

"That's so," she assented judicially.

"Oh, Molly!"

"Isn't that a little too familiar, Mr. Beverly?"

"Not a bit," he retorted defiantly, "you gave me leave just now; that is, your mother gave me leave." Then suddenly the full and awful magnitude of the muddle was realized. "Great Scott! I have proposed to your mother, and made love to her, and—and kissed her. By Jove! what must she think of me?"

"None the worse, I dare say, for showing

a little spirit. No! no! don't, I tell you. How dare you, sir? I declare I like you much better with your quite respectful son-in-law manners."

"But we are engaged?"

"Not that I know of. Why, you never even asked me."

"Your mother promised for you. You wouldn't make a story-teller of your own mother?"

"That would never do. So I must sacrifice myself on the altar of filial devotion. Besides——"

"Besides what?"

"It would be very wrong for a strange man to kiss a married lady, and very wrong for a married lady to let him. But for son-in-law and mother-in-law it is no harm if they care to. So I suppose I must legitimize your kiss in the dark. Now you see what trouble your hastiness has brought on us both, and try and bear it like a man."

He made no answer in words to her mocking speech.

"No, no! I tell you," she panted, "I'm not

your mother-in-law. It would be very wrong; besides, some one might come in."

She slipped from his clasp illusive as a sunbeam, and passed through a door at the other side of the room that led to a long range of conservatories.

But she paused for the fraction of a second as she went through, and flashed back one swift glance at him, and he followed.

CHAPTER XV

COVAN'S CANDOUR

MOLLY'S instinct was right. "Somebody came in." They had hardly vanished into the conservatory when Mrs. Rhober appeared with Covan's card between her fingers. "Wants to see me particularly," she said to herself; "I wonder will he make the same blunder as the others. It will be such fun."

"Good-morning, Mr. Covan," as that handsome and urbane gentleman appeared.

"Oh, good-morning, Miss Rhober; this is indeed an unexpected pleasure!"

"It wasn't me you wished to see then?"

"It wasn't you I asked to see. But wished to see certainly. I asked to see your mother."

"I wonder how he would look," she thought, "if I told him my mother is dead these fifteen years."

"There is a distinction then between ask and wish, Mr. Covan?"

"The distinction between duty and delight, Miss Rhober."

"Oh, the hypocrite!" she thought, with a quick pang of resentment.

"Is the duty a secret, Mr. Covan?"

"I can have no secret from you, Miss Rhober. I have called on your mother for the second time to-day on a matter of important business. She would risk a very large sum in Stock Exchange gambling contrary, I may say, to my most earnest advice. This is confidential, of course. I feel I can trust you."

"I feel I cannot trust you," she muttered through her teeth. Her face had grown pale of a sudden.

"What did you say?"

"Oh, nothing; go on."

"Well, it luckily happens the shares she bought are booming for the moment. If I can only induce her to sell out at once she may close her first, and I trust her last, speculation with a profit."

"Then you would advise her to sell out at once?"

"Instantly. Next to not going in at all, the best thing is to get out as soon as possible. But I am wearying you, I'm afraid, with this Stock Exchange jargon."

"Not at all, I assure you. I'm deeply interested; you could never guess how interested I am. I will be delighted to give your message."

"May I entreat of you to do nothing of the kind?" he cried in manifest alarm.

"But why not?"

"Well, your mother is a little—how shall I put it?—a little quick-tempered and, shall we say, determined. She will be vexed at the notion of any one interfering with her plans; you, most of all."

"But why me most of all?"

"You must really pardon me, Miss Rhober."

"I'll pardon you if you tell me—not otherwise."

"Candidly, Miss Rhober, you cannot be quite blind to the patent fact that your mother is jealous of your superior charms?"

"No! it's not that; it's not that!" she cried indignantly, her passion of self-justification quite mastering her. "How dare you say such a thing! It is only that I—she likes to enjoy her youth without a great daughter always at her elbow to make an old woman of her. She may be flighty and thoughtless, but she loves her daughter with her whole heart, and is proud of her as well."

"It's very nice of you to say that, Miss Rhober, and I have no doubt think it as well," Covan answered, with a smile politely incredulous that maddened poor Kitty Rhober; "and I shouldn't dispute or disprove your opinion for worlds."

"But you don't believe it?"

"I didn't say so."

"But you think so. Can't I see? You think so. I should prefer you should speak out plainly what you think, Mr. Covan."

"If you will compel me to say it, Miss Rhober, I think your mother is not deserving of the wealth of affection which you have lavished on her. Jealousy is the best excuse I can find for the way she speaks of you."

"That's untrue."

"Please don't be angry with me; it's not my fault you know, and you compelled me to speak out and promised me pardon."

"Oh, I'm not angry." She mastered her passion by a strong effort. "And I want you to tell me the truth, the whole truth, and nothing but the truth—if you can." The last words were under her breath.

"About what?" he asked.

"About me! What did you hear me say about Molly? I mean—oh! you know what I mean."

"I think I do. I have nothing flattering to repeat, Miss Rhober."

"Never mind; perhaps it's wholesome?"

"It's neither nice nor wholesome."

"Well, let me have it; anyhow if it is nothing else it will probably be quite new to me."

Kitty Rhober had got back her coolness, and was playing him with the subtle skill of an angler.

"You are sure you won't be angry?"

"Not if you tell me the whole truth."

"It pains me as much to tell it as it can pain

you to hear. I ventured to drop a word of praise of you in your mother's hearing, and she declared you were a guy that fancied herself a grace, a fright that fancied herself a beauty, and a dunce that fancied herself a genius."

"What a superb liar he is to be sure," Kitty thought with something like admiration.

"You know, of course," Covan continued imperturbably, "that she regards it as an offence even to hint at a likeness between you?"

"Yes, I know that"—very humbly. "Now tell me the truth, Mr. Covan, are we really very like each other?"

"I should flatter your mother too much were I to say yes, Miss Rhober. There is a certain faint family resemblance—nothing more. 'As the moonlight unto sunlight, or as water unto wine.'"

"Honestly, Mr. Covan, are we like enough to be mistaken?"

"Not by any one with eyes in his head."

"Yourself, for example?"

"You are laughing at me"—which was quite true, though he didn't think it. "The notion

is too absurd, too insulting to you. Oh, Miss Rhober, if I only dared to speak what is in my heart!"

"What! another secret!" she said, "as true as all that has gone before?"

"Truer, if that were possible," he answered.

"Then it must be the very quintessence of truth."

"It is, it is; my whole life will prove it so. Miss Rhober, believe me, I love you as fondly, as truly as ever man loved woman."

In her surprise she leaped back from him with a frightened little cry.

"Why, I thought it was with——" she began, and broke off in confusion.

"I fancy I can guess your hidden thought," he said gravely, "and I deeply respect the filial feeling that forbids you to put it into words. You too will understand that honour closes my lips too on this painful topic. But this much I may be permitted to say, that there never has been anything between that lady and myself but the mere semblance of flirtation, and even that has been by no choice of mine."

CHAPTER XVI

THE DROPPING OF MASKS

"THE lady is to blame, I suppose?" Kitty said bitterly. "The lady is always the one to blame in such cases, you know."

"Honour forbids me to answer that question. What blame there is, if any, I am willing to take upon myself."

"How heroic!"

"I lay no claim to be a hero, but this at least you may believe"—and he spoke with the splendid semblance of truth—"whatever feeling I have shown for your mother was like the faint, feeble reflection of my passion for yourself."

"But it was for Mrs. Rhober you asked just now?"

"Merely as a matter of business, as I explained to you."

"Business first and pleasure afterwards, Mr. Covan. I will send her to you since you decline to let me take your message."

She was making for the door, glad of an excuse to escape, when he interposed earnestly.

"Please do nothing of the kind, Miss Rhober. It is quite unnecessary, I assure you. If I may be permitted to write a line or two it will be sufficient."

"Oh, don't mind me, I beg."

He sat down at a little inlaid writing-table, scribbled a few lines hastily, directed the envelope, carefully sealed it with his signet ring, and handed it to her with a smile.

"May I trouble you," he said, "to give the note into Mrs. Rhober's own hands?"

Mr. Covan was not easily surprised. But he was surprised now.

Without a moment's hesitation she broke the seal, tore the envelope open, and read the note.

"DEAR KITTY"—it ran,—"Our shares are booming. Already the price is more than doubled, but they are certain to go much higher. You have only to sit tight. Don't

sell until I give you the word. I called to see you, but your daughter, Miss Molly, captured me.

"Ever yours devotedly,

"WALTER COVAN."

She had finished reading before the amazed man found his voice again.

"Miss Rhober! Miss Rhober!" he cried, surprised into sudden anger; "how dare you break that seal? the letter was not for you."

He strove to snatch the paper from her.

But she turned and faced him in the broad light of the window, the paper clenched tight in her right hand, and her whole frame quivering with anger.

"The letter was for me," she cried. "Oh, you cur and coward and cheat"—at such a time the elementary words find their way to the sweetest lips—"don't you know the woman whom you have insulted by your flattery even more than by your slander?"

She saw surprise slowly change to recognition on his face as he looked into her angry eyes.

"It's Kitty herself!" he cried, "by all that's damnable!"

The first shock forced the words from him almost against his will, but instantly his self-possession returned.

"My dear Mrs. Rhober—I dare not call you Kitty in that mood—this is indeed a surprise!"

"Do you confess so much?" she asked scornfully; "I half expected that you would swear you knew me all the time."

"That would be the more prudent plan," he answered lightly, "not the more truthful."

"And you are so sensitive about truth!"

"Mrs. Rhober, I can hardly expect you to believe me."

"Well, hardly."

"Yet if you give yourself time to think for a moment, you will readily understand the motive that prompted me to speak as I did about—your daughter."

"And about myself? Yes, I think I can readily understand your motive."

"It was necessary to lull suspicion."

"Suspicion of what?" The anger in her

eyes and voice cowed him, though he was no coward.

"Well, perhaps suspicion was the wrong word; we have really nothing to conceal, of course. Still the world is very censorious. We have been much together."

"To my shame that is true."

"Your husband is older than you are. An elderly husband's jealousy is easily aroused."

"My husband is worth ten million of you!" she broke in passionately.

"Excuse me, that is not the point. I had reason to believe your daughter suspected. I need not tell you she is no friend of yours. She is jealous of your superior beauty."

"Why, you said all that of me just now; you are not half so clever a liar as I thought you."

Again he was stung to anger by the utter scorn of her tone.

"Mrs. Rhober, you are not treating me fairly," he protested.

"You say that! you dare say it—to me!"

"Yes. I have the right to say it," he answered doggedly, for he was driven to bay.

"But you have no right to doubt my affectionate fidelity."

She made a superb gesture of contempt which roused the devil in the man.

"I hold letters of yours which, if they were shown to Mr. Rhober, might——"

"Oh, you cur! I was right to call you a cur. Do you threaten me with my own letters? Show them to my husband—show them!"

"Still unjust," he answered, mastering his rage for the moment. "I did not threaten you with your letters. I appealed to them as a kindly bond between us. I merely said, if they were shown to Mr. Rhober."

"The man that would be mean enough to mention such a thing would be mean enough to do it. Show them to my husband! show them!"

"You push me hard," he answered. "If Mr. Rhober saw those letters he would——"

"Mr. Rhober is here to speak for himself," said a deep, stern voice at his elbow; "Mr. Rhober would look at no lady's letters without her leave!"

CHAPTER XVII

TRAGICAL—COMICAL

The wife's heart swelled with pride in her husband as he stood there, strong, brave, and true, with Covan quailing before him. She marvelled in an agony of remorse that her love could ever waver or seem to waver between those two.

There was a dead silence for a moment. Covan always felt himself dominated by the presence of Mr. Rhober. It was uneasy revolt against this feeling that tempted him to play tricks on the bigger and stronger man. But something of fear incessantly mingled with his restless malice. Now it was all fear with him. He did not know how much Mr. Rhober had seen or heard, and he didn't dare to frame an excuse which might sound like a confession.

"Molly," said Mr. Rhober courteously to his

wife, who had again shrunk into the shadow, "will you be so good as to leave us?"

"Molly!" Covan drew a deep breath of relief at the word. Rhober believed it was his daughter. The wife would keep the secret for her own sake. As those thoughts flashed through his mind hope came back to him. "The game is my own yet," he thought, "if I play my cards well."

Poor Kitty half turned to her husband with a desperate impulse to speak out then and there and tell all, but at the sight of the stern glance he fixed on Covan her heart failed her and she shrank silently from the room.

"Sit down!" said Mr. Rhober sharply when the door closed behind her; "I have something to say to you. I need hardly tell you I heard as little as I could help of your conversation with my daughter just now. But I could not help hearing something, for you both spoke loud. What I heard I heard, and there is no good to be gained by pretending to ignore it."

Covan was silent. He stood warily on his defence, waiting to parry till the thrust came.

"You spoke of some letters she had written," continued Rhober calmly. "I suppose they were what a young girl's folly calls love-letters?"

The other merely nodded, still silent and watchful.

"You would not understand me if I said I was very sorry this thing had happened. I am fond of my girl. I think she is fond of me. I thought I had her full confidence. Young girls, I've been told, take to lovers when they give up dolls, and they like letting their love—or what they fancy is their love—run into writing. I did not believe my Molly was one of that sort." He was speaking more to himself than to Covan, but an impatient movement of Covan's recalled his attention. "You will pardon me," he went on grimly, "if I add that you are not the kind of man whom I thought my daughter could ever even fancy herself in love with. But I need not further trouble you on this point, Mr. Covan. From the very few words I overheard I learned her girlish fancy has quite evaporated. I don't know the reason, and I don't want to know. My daughter wishes

to have her letters back; of course you will send them?"

There was a note of stern interrogation in the last few words.

Covan was nonplussed for the moment by Rhober's directness. "If he knew whom the letters were from he'd sing a different tune," he thought, "but I cannot tell him—at least not just yet."

"I think I understood you to say," Mr. Rhober went on, and now the scorn in his voice was undisguised, "that you meant to send the letters to me. Am I to understand that is still your intention?"

Covan found his tongue at last. "If the lady," he said slowly, "after a day's cool reflection persists in her desire to have her letters back, I will return them either to you or to herself—as seems best to me."

"It comes to the same thing," Mr. Rhober answered shortly. "If I am honoured by your preference I will of course hand the letters over at once to my daughter."

He rose as he spoke in a way that left Mr. Covan no alternative but to follow his example.

Indeed he was himself most anxious to get clear of the place.

"You must please yourself in that," he retorted. "Good-day, Mr. Rhober!"

"Good-day, Mr. Covan!"

Covan's hand came up from his side, but there was no answering movement on the part of Mr. Rhober, and the hand fell again. So they bowed and parted, with open war declared between them.

Mr. Rhober was harder hit than he let his opponent guess. He loved his daughter dearly, as he said, and trusted her. It was a sore blow to his love and faith to find that she had carried on a surreptitious love affair with a man whom he distrusted and disliked.

"My poor little girl," he thought sadly, "she's like other little girls, I suppose, and I would have her a paragon. I must not be hard upon her even in my thoughts. It is well I came when I did and heard what I did. The poor child must have her letters back at any cost. The man is a cad, but if he tries to shirk his promise I think I know how to keep him to it. It is a sharp lesson for my poor

little girl, but it will do her good. Perhaps it's all for the best."

But he did not think so. He could not think so, though he tried. Disappointment rankled in him like a thorn. But he was too loyal to his daughter's love to let it shape itself even into thought.

He dropped listlessly into a huge old tapestry-covered grandfather's chair that stood amid the white and gold modern nicknackeries of the drawing-room—comfort's protest against fashion—and strove hard to turn his thoughts to other things.

But he was not done with startling surprises. The soft murmur of voices sounded faintly in his ears, growing momentarily louder. Then the door of the conservatory opened, and two figures—a man's and a woman's—came slowly into the room. They stood for a moment very close together, and talked in broken murmurs.

Stephen Rhober's heart gave one strong bound, then almost ceased to beat as suddenly. He knew the woman for his wife.

He heard the man's deep voice say to her very tenderly, "Good-bye! good-bye! you have

made me the happiest man on God's earth to-day." He saw him stoop and kiss her unresisting lips and leave her.

A sound between a cry and a moan broke from the wounded heart of the strong man as he staggered to his feet.

She paled and trembled, then blushed rosy-red as she turned and saw him standing there, and cried out and ran to him.

But he put up his hands wildly as if to ward off an impending blow.

"No, no, Kitty!" he cried, "not now. For God's sake spare me. Afterwards I may speak to you; I must speak to you of this, but I cannot bear it now."

Like a blind man groping his way, he staggered from the room.

CHAPTER XVIII

WHITE LIES

Molly had to keep a tight grip of her nerves to hold herself back from hysterics, when she found herself alone; the tragedy and comedy of the situation so fantastically presented themselves before her mind. The real anguish in her father's voice cut her to the quick, though his mistake was so absurd. "He must have seen Tom kiss me," she thought with a quick blush, "and tell me how happy I had made him. The dear old fellow,"—her thoughts ran into a swift parenthesis—"how well he looked. Poor dad thought it was mother all the time. No wonder he looked so frightened. I must go at once and explain. In any case I've got to tell him about Tom. It's too bad he should be worried even for a moment. I wonder what he would think of the queer

things that have gone on happening all the day. I should like to tell him everything, but I dare not. There's that horrid Mr. Covan—I wonder how mother can like him. He's good-looking of course, though even in his looks he is not to be compared to my Tom. It's the difference between a handsome man and a handsome cat. Oh! I'm a mass of selfishness. In my own happiness I forget poor dad's misery. I must run at once and set things right. We will laugh together at his blunder."

"Molly!"

She started and cried out, her nerves all in a quiver at the sound of her own name close behind her. Her mother had come softly into the room. Molly could hardly recognize the gay, light-hearted "little mother" in the drooping figure before her. The eyes were brimming over, the face was miserably pale and tear-stained. She just managed to falter out the one word "Molly," and then dropped at her daughter's feet, shaken with sobbing.

Molly's kind heart went out to her at once. She soothed and caressed her like a frightened child. "You poor little mother," she said,

"what in the world is the matter? You look just like the little jackdaw of Rheims, with your feathers all ruffled the wrong way, and that woe-begone face. Who has been worrying you?"

"Oh, Molly!" Kitty got the words out feebly through her sobs, "your father will never forgive me when he knows all."

A new light broke in upon Molly. "Oh!" she cried, "so you were here then, and you saw father just now?"

"Of course I saw him and heard him. He was like himself, kind and brave and generous, but he can never forgive me when he knows the truth!"

"That's all nonsense, mother. He'll beg your pardon for ever dreaming such a thing when you explain the truth to him."

"I cannot tell him, Molly; I daren't tell him; it's too terrible!"

"Why not? I don't understand at all. Well, I'll tell him if you wish."

"If I wish!"

"Yes, of course. He must be told at once; he cannot be let lie under such a horribly false

idea; for his own sake and for yours he must be told at once."

"For my sake! Oh, Molly, you are very hard on me. I have no right, of course, to ask you to take the punishment of my folly. But you might at least pity me a little."

"Mother! mother! you'll drive me mad. Don't you see it's the best thing to explain; it's the only thing to do. Father mistook me for you just now."

"Mistook me for you, you mean."

"It's the same thing. He's angry with you, not knowing it was me."

"Oh, no; he's angry with you not knowing it was me."

"We are getting more and more into a muddle. You don't understand me, or I you. We can't go on like this. You tell your story and I'll tell mine."

"I cannot, Molly, I cannot; it covers me with shame to speak of such things before my own daughter."

"But it's I that ought to be ashamed, not you!"

"Why, Molly, why?"

"No, no, mother; for goodness' sake don't let us begin the game of cross-purposes over again. Do, please, go on with your story."

"You know Mr. Covan?"

Molly nodded three times with her lips tight shut.

"Oh, he's—I can find no words to describe him!"

"Then we'll take Mr. Covan for granted, mother, and get on to the next."

"Well, he used to flatter me and make love to me in a cunning, underhand kind of way, and—I'm ashamed to say I let him and liked it, and answered the letters he wrote to me. There was nothing really wrong, Molly. Do believe me, darling, there was nothing really wrong, only an idle, silly flirtation. My letters were pure idiotcy, knowing the man as I know him now. To-day he mistook me for you, dear, and showed me his real self, and my own real self at the same time. I was ashamed and frightened and furious, and I flared out at him.

"Then he actually threatened to give the letters to my husband, and then your father

came in by accident into the room at the moment and heard him."

"Oh, that was awful!" Molly faltered out, growing deadly pale at the thought. "Did father strike the coward?"

"Your father mistook me for you and called me Molly, and spoke to me ever so kindly and gently, and asked me to leave them together. But of course the cur would never have had the courage to tell him the truth."

Once again Molly was impelled to shriek out in uncontrollable laughter at the grotesque horrors of the situation.

"I might have guessed it," she said, forcing the words out edgeways through her tight-shut teeth, "I might have guessed it; and he mistook me for you after that, and he saw Tom kiss me."

Kitty gasped terror-stricken—"And he thinks that I actually let——" She couldn't finish.

"Yes, he thinks that you actually let Mr. Beverly kiss you," Molly retorted with a spice of shy malice in her voice, "and he thinks that I actually wrote love-letters to that horrid Mr. Covan."

"Oh! I will confess, Molly," her mother cried. "I meant to confess everything at the time, but I was too frightened."

"You must do nothing of the kind, mother," said Molly, grown grave of a sudden, "it would break his heart. We have got to think of him and bear our own share of the trouble as best we can, and let the dead past bury its dead."

"But how, Molly, how?" cried her mother eagerly, as a prisoner under sentence of death hears a rumour of a reprieve.

"I think I have a plan, if we can only carry it through. We'll keep up the delusion. Let father still think I wrote those letters to Mr. Covan."

"No, no, Molly! you are too generous, and I don't deserve it. But I won't let you do it; it would be mean and cowardly of me in the last degree. You don't understand. Your father thinks you have been carrying on a clandestine correspondence with Mr. Covan, and I could see he was deeply hurt and disappointed with you for all he was so gentle."

"Of course he felt hurt," said Molly. "I'd feel hurt if he didn't. The idea of my writing

love-letters to Mr. Covan! Oh, I beg your pardon, mother; I didn't mean to say that."

"I'm not annoyed, Molly; indeed I'm not. I feel just the same way about the man myself now that it is too late. But I won't let you take the shame and blame of my folly on yourself."

"Don't you see, little mother," urged Molly caressingly, "it is no shame or blame to me; well, only a tiny little bit at any rate. I was just a silly school-girl who fancied herself in love with the wrong man. But I found him out in time and broke it off at once. Dad will count that for righteousness in me."

"But it won't do, Molly; you must see it won't do, even if I were mean enough to let you sacrifice yourself for me. To keep up one delusion we must keep up both. Your father would still think I let Mr. Beverly kiss me, which would be worse than the letters."

"Oh! that absurd Tom," Molly cried irritably. "I told him not, every time he did it, but I suppose I didn't tell him hard enough. I have it, mother," she added, quickly brightening up with a sudden inspiration, "it's all safe yet.

I will tell dad of our engagement. He will think Tom was thanking you for your consent; the words fit in beautifully. Then the kiss will be only a son-in-law and mother-in-law salute which no one can object to. There was really something of that kind, wasn't there?" she added innocently.

A smile flickered for the first time over Kitty's wan face at the remembrance of that escapade. She pinched her daughter's soft cheek playfully. "You are a sly little puss, and I'm half afraid of you. I have been hard and selfish to you, Molly, but I'll be a good little mother for the future."

"Now that's all arranged," said Molly; "and there's no time to be lost. Poor old dad is fretting while we're chattering. You know your part. You are to be the naughty, repentant little Molly, and take care you are sorry enough."

"Indeed, indeed, I'm sorry enough and shamed enough, but I will never be able to go through with it."

"Oh yes, you will. I'll take first turn if you like. You go to your room and dry your eyes

and be ready for your cue." She rang the bell as she spoke. "Winifred, will you kindly tell Mr. Rhober that his—that I wish to speak to him here for a moment, if he will be so good?"

"Yes, ma'am."

"Now off you pop, mother"—as the door closed behind Winifred—"I'll tell him how sorry you are about those letters to Covan, and that you are longing to be forgiven by him."

"That's quite true at any rate," said the poor little wife as she kissed Molly gratefully and fled.

CHAPTER XIX

TRUTH BEGETS TRUTH

Molly's heart almost failed her as she saw her father come slowly into the room. The tall, strong figure was bowed as with a load of grief. He seemed to have grown suddenly older. His face was set hard as a stone and ashy pale. Only the clenched hands and the twitching of the tight-closed lips told her quick eyes with what an effort he held himself calm.

Still his courtesy did not desert him even then. He bowed low and motioned her gently to a seat.

But she would have no delay.

"I have news for you," she cried, "which I hope will please you as it has pleased me. Molly is engaged to Tom Beverly."

It did her heart good to see how his face

cleared, his figure straightened, and his eyes brightened as he realized the full meaning of her words.

"The news lifts a burthen from my heart, Kitty," he said at last, speaking slowly; "for my own sake as well as Molly's, I rejoice at it. You cannot guess how much it means to me, and I dare hardly tell you."

"Then don't tell me, please don't," she cried earnestly, "I don't want to know."

"But I must confess to be forgiven. It would be cowardly for me to hide the injustice my thought has done. Secrecy or deceit are treason to love."

She winced at his words.

"Indeed, indeed, I'd sooner not hear," she cried.

"Don't make my task harder, Kitty!" he entreated. "When I saw you and Mr. Beverly were together just now, and when I heard him speak to you, and saw him kiss you, I never guessed his love for Molly. I thought—I feared —how shall I say it?—that he had stolen your love from me. Forgive me, darling, for the thought that wronged your truth. I loved you

all the time; I never loved you better than through this, the hardest trial of my life. Thank God! the agony of that thought is past, and you are all my own again. You do love me a little?"

"With all my heart," she answered through her tears. Even though the pious fraud was for her mother's sake, she felt as if it were treason to them both.

There was a long pause, broken only by their sobbing. It was in a changed and cheerful voice that he spoke again.

"This news, this good news about our little Molly, is very sudden, is it not?"

"I think she was always fond of him," said Molly, blushing a little.

"Always is a big word, Kitty, and hardly appropriate. She only knows him about a month at the outside."

"Well, a month is a long time."

"Perhaps. But it is not a month, nor a week, since Molly fancied herself in love with some one else."

"With whom, pray?" she cried indignantly, forgetting her part for a moment.

"With Mr. Covan; you know the man. There have been letters between them. I heard of it by mere accident. Molly wants her letters back; now I know why. It's a case of off with the old love and on with the new."

He tried to speak lightly, but he could not conceal his disappointment from the quick ears that heard him.

"Don't think me foolish, Kitty," he went on more seriously, "when I tell you that it worried me a bit at first. I didn't think our Molly was that kind of a girl. Besides, I don't like Covan. I have no special reason. The man is handsome, rich, and popular. But he is just Dr. Fell to me."

"I don't know how anybody could tolerate him!" she broke out again impetuously.

"There! there! we must not be too hard on poor Molly. I like Beverly. He is a straightforward, honest fellow. But I'm old-fashioned enough to like first-love marriages. You won't blame me for that, Kitty. You were the one girl in the world for me. I wish Beverly was Molly's first love."

"But he was," she cried passionately, "indeed,

indeed, he was my—Molly's first love. She never cared two straws for any man but him."

"Kitty! Kitty! you forget what I have just told you. I don't blame you. I could not have believed it myself if I had not been eye and ear witness of the scene. There! there! I must rather try to forget it myself than force you to remember."

There was a sadness and disappointment in his voice that went straight to poor Molly's heart.

"But I tell you again," she protested—then the loyalty to her mother checked her words. "I'm sure she loves Beverly now at any rate," she ended tamely, "and I believe that he loves her."

She felt she could not stand the strain much longer without breaking down utterly.

"I will send Molly to you," she said, after a pause, rising and making for the door that she might have a good cry outside.

She bathed her face in cold water, dried it in a fluffy towel, and came in, a radiant hypocrite, to her mother, whom she didn't deceive for a

moment. Women know women, though no man knows them.

"It's all right, mother, so far," she cried cheerily; "if you heard how he spoke of you it would make you tingle with delight. It's your turn now. Do keep up your courage, for his sake as well as your own. If he is a bit hurt at naughty Miss Molly, you mustn't mind that. We'll both get over it in time, I dare say."

The mother trembled so that the daughter had to support her to the door. Still trembling, shivering, and blushing, with her face half hidden in her hands, poor Kitty stole into the room. Luckily, all this suited the part she had to play.

Her husband took her gently in his arms and kissed her on the forehead. It was strange for the wife to be saluted as a daughter, and she missed a certain warmth in the caress.

"Don't be frightened, my little girl," he said, as he sat beside her on the couch with one protecting arm round her. "Your mother has told me everything. I think you have made a wise choice—this time. Well! well! I won't speak another word of that if it distresses you.

But this you will be glad to know. Mr. Covan pledged himself to restore the letters either to you or me; it doesn't matter much, does it? My poor little girl, you mustn't be so frightened; I can feel your heart beat under my arm like a newly-caught bird. Listen to me, Molly; we'll have a little plain business talk together. I like your Beverly, and give my consent without your asking it. You need neither of you trouble your heads about settlements or anything of that kind. I think I can make that all right. But there is just one question I must ask even at the risk of paining you. Are you quite sure of your own mind? Is there no danger that you may change?"

"None! none!" she cried, with a vehemence that startled him. "They needs must love the best who know the best. Only in death—not even in death—can my heart change."

"That's right; that's right! But you need not be so very solemn about it, my pet. True love is merry, not melancholy, whatever the cynics may say. The poets whom they laugh at are truer guides when the heart is concerned. Your mother was sad as night when she told

"He only stared at her in dumb bewilderment."

me the news. But I can make allowance for that. She loves you so much, Molly, and she is grieved and anxious at the thought of parting from you. You have a dear, kind, true-hearted mother, as I have a dear, true-hearted wife. If you prove to Beverly all that she has proved to me, he will be the happiest of men."

It was too much for the poor sore-hearted, repentant little woman. She broke from her husband's encircling arm and threw herself at his feet in a passion of grief. He was too bewildered to speak. Then she tore off the yellow wig and flung it from her, and looked up piteously in his face.

"Oh, Stephen, don't you know me?" she cried, "don't you know me? It's your own giddy, weak, wicked little wife!"

He only stared at her in dumb bewilderment.

"Speak to me! speak to me!" she cried, "even if it is to curse me, speak!"

"It is not Kitty," he said slowly, as a man half awake that tries to reason himself out of a bad dream.

"It is, it is, your own unworthy wife!" He

raised her gently to a seat and stood beside her while he spoke.

"Tell me the meaning of this masquerade? Is it some jest between Molly and yourself?"

"It is no jest. It happened accidentally at first. The story is too long to tell. There have been all sorts of mistakes to-day. Every one we met has mistaken us for each other!"

"Then I'm no worse than the others," he said, "though there's less excuse for me. But things have come right in the end. Molly is engaged to Beverly, I trust, not to Covan."

"Oh, yes, that's quite true."

"Then don't cry, little woman; all's well that ends well. This comedy of errors is a thing to laugh at, not cry over."

"But you don't understand, Stephen; why won't you understand without forcing me to tell you straight out? It was Molly you saw Mr. Beverly kiss, and it was I wrote the letters to Mr. Covan."

"Don't say that, Kitty! don't say that!"

The words came in a whisper, she could hardly hear them.

"I must say it; God help me! I must say

it, for it is true. Oh! Stephen, by the memory of your old love forgive me this once and never again will I deceive or betray you!"

"Betray me with Covan!" he gasped out. "No, I won't believe it, though you yourself swore it!"

"Oh, not that!" she cried, guessing at his meaning from the horror of his voice; "it was vain and silly, but nothing worse, believe me. You can forgive me if you will, without shame to your manhood. The letters were just foolish make-belief. He was Strephon in them, I was Chloe, and we wrote nonsense to each other in prose and verse. I blush to think what a silly fool my vanity made of me. But I loved you all the time; I know I loved you all the time, though never before as now. Do try to love me a little, and it will be easier to forgive me."

"I can do both without trying, Kitty," he answered gently, as he touched her soft hair with his lips; "I cannot help loving you. It is as natural to me as breathing. I am glad there is so little to forgive. But you don't ask me to include Mr. Covan in the pardon, I hope?"

"Oh, no," she cried, ruffling herself in sudden wrath like the pretty rage of a pet canary, "I want you to hate him as I do. I'd like to kill him with my own hands!"

"What a bloodthirsty little murderess it is!" he cried, fondling her. "No! no! those little hands were never made—how does the old rhyme run? I think you had best leave Master Covan to me."

"No! no! Stephen, you are too honest to deal with that cunning crocodile. Just have the door shut in his face if he ever dares to call again."

"Not so fast, Kitty; we must get those letters back first. After that we are clean done with him if you like. He's not worth a man's anger."

CHAPTER XX

STEPHEN RHOBER TAKES A HAND

KITTY suddenly gasped and turned pale as a sharp remembrance smote her.

"I forgot, Stephen," she faltered out; "even yet I have not told you all. That man has yet another hold on me."

"What hold?" he asked hastily, frightened a little at her fear.

"Money," she began.

"My God, Kitty!" he interrupted. "You surely did not borrow money from that man, when you know you have only to ask and have it from me?"

"No, not that, not that; but I invested by his advice."

"In what? How much?" He spoke lightly now.

"Oh! a great deal; a very great deal.

You remember the blank cheque you gave me?"

"Yes! yes!" impatiently. He had a sudden inkling of the magnitude of the investment.

"You told me there was a hundred thousand to meet it, and I told Mr. Covan, and——"

Then he knew what had happened, and grew suddenly calm as the Sphinx.

"He took it all, of course? The fellow played a big game!"

"He told me it would double itself in a fortnight."

"They always say that, my innocent pet."

"I thought I would give you a surprise by earning a heap of money on my own account."

"Well, you have given me the surprise, anyhow, Kitty. You're right so far."

"Is there much harm done, Stephen?"

"How can I tell till I know what Mr. Covan advised you to put the money into? He is a man that can give good advice when he wants to."

"Do you know a thing called the Hunter's Grave Gold Mine?"

He whistled a low plaintive whistle.

"But, Stephen, you are wrong in that," she urged.

"Wrong in what, my pet?"

"In that; that whistle. The mine is what they call booming. The shares are at two pounds premium. I wouldn't mind Mr. Covan's telling me, but I saw it in the paper. They are now worth just three times what I paid for them."

"I don't think that last inference is quite infallible, Kitty," he answered, teasingly. Already his keen mind had cut a way for him out of the muddle. He relished the thought of a financial tussle with Mr. Covan.

"But they are," Kitty retorted, her gay spirit quickly responding to his gaiety. "You say that to puzzle me in arithmetic, Stephen, which you know I always hated. I bought the shares at a pound apiece; now they are selling at three pounds apiece. Three ones are three. I can do that sum right, anyway."

"I'm afraid the little sum is not quite so simple as all that," he answered, with a grim smile.

"Oh, Stephen, you are quizzing me now.

You are too clever not to understand. What's troubling me is that I will be under an obligation to Mr. Covan. It's just the same, don't you see, as if he made me a present of two hundred thousand pounds."

"Not quite," Mr. Rhober responded. "I don't think you need let your gratitude to Covan trouble you too much, Kitty."

"Still, you won't understand. If I sell out now I make two hundred thousand pounds."

"Perhaps! There is such a thing as a slump, my dear, undreamt of in your philosophy. But does Covan advise you to sell out?"

"Yes and no; he does and he does not. When he thought I was Molly he wanted her mother to sell out of the 'wild cat' speculation. But the next moment he wrote to me as myself to 'sit tight,' for the shares were booming. That was queer, wasn't it?"

"Very queer!"

"Yes, and there was another thing queerer still, now I remember. He got Mr. Beverly to put ten thousand pounds—all he had in the world—into that same mine, and I know he hates him."

"That does not seem quite so queer to me, little woman. He's a clever chap, Covan; but he may prove just a trifle too clever. Where's Molly? She's entitled to her say in this business, as Beverly is mixed up with it. I'm right glad she had nothing to say to this chap Covan. Don't squirm, Kitty; I don't mean that. I know it was child's play-acting with you. Molly, too, can act more than a bit when she pleases. The cunning little baggage quite took me in just now. But I might have suspected, she was so over-enthusiastic about her 'son-in-law' Beverly."

"It was for my sake she did it, Stephen. She insisted on taking the whole blame of the letters on herself, and I weakly and meanly let her do it."

"You bravely and honestly refused to let her do it; that's what you should say, little wife. But be sure I love Molly the better, not the worse, for the trick she played on me. If you can come back in twenty minutes I will be ready for you both in my study."

As the study door closed behind her, a sudden gravity came upon his face. He paced

the room backwards and forwards in anxious thought.

"If they try to sell out now," he reasoned, "the shares will drop to twopence three-farthings. Of course Covan has already 'beared' them. A word from him would send them down like a torn balloon. The thing is a fraud, of course; a very clever fraud, and worthy of the author. Covan has played for big profits and quick returns. Sending Mark Stanford out to report was a neat trick. His report is sure to knock the bottom out of the mine, and after that the deluge. Plainly, Master Covan didn't think I would take a hand in the game, though he played for my money. It's about time I cut in; I've strong cards, and I fancy I know the game. I'll trump your odd trick yet, Mr. Covan, see if I don't."

He walked to the telephone. His ring was answered, and he gave some orders in that low, slow, clear whisper that carries best on the wire. The answers came back as distinctly. In ten minutes the plan of campaign was complete.

CHAPTER XXI

A SURPRISE FOR MR. COVAN

MEANWHILE the mother and daughter were busy together in a re-transformation scene: each back to her own identity.

When Molly was dressed in the pink twill silk, and Kitty in the dark blue velvet, the two were still wonderfully alike.

"I'm sorry," quoth Molly, as she tossed the two wigs into a corner and twisted the mother's soft brown hair on her fingers, "I'm sorry to part with my dear little daughter for ever." "Oh, mother!" she added, in a sudden burst of admiration, "how could any one ever mistake us. You are ten thousand times prettier!"

"Don't flatter, Molly; I'm an old faded-out photograph of yourself."

"When I want to be flattered," Molly answered, "I'll take you for my looking-glass. I

must keep you out of Tom's way though, for dad's sake and my own."

They found Mr. Rhober busily at work in his study, with a wilderness of figures on his desk before him.

He looked up gaily as they entered arm-in-arm.

"Which is which?" he cried. "You are more bewildering than ever. I'd better kiss both, though I should pinch Molly instead for making a fool of her old dad."

He was brimming over with good-humour; every trace of anxiety had disappeared.

"You don't kiss me half as nice as when you thought I was mother," Molly complained; "but I don't blame you for that."

"You must go to some one else for that kind of kiss, my dear," said her mother.

But Molly pinched her slyly, and whispered back, "You'd better keep quiet or I may tell tales."

"Now," interposed Mr. Rhober briskly, "we had better come to business. I have made quite certain, Kitty, that your friend Mr. Covan is a fraud. The shares which you bought for a

hundred thousand pounds are worth something less than the paper they are written on."

"Poor Tom's ten thousand is lost in the same pit," cried Molly.

"Did I say 'lost'?" inquired her father.

"But why should he play me such a cruel trick, Stephen?" Kitty interposed.

"To make money for one thing. But honestly I don't think that was his main motive. I believe that Molly here was at the bottom of the business."

"Me!" cried Molly, regardless of grammar in her indignation.

"Yes, you, my dear. Covan wanted you. He thought, if he took your fortune first, his task would be simpler."

"That's why he advised Tom to buy the horrid shares!" cried Molly, a new light dawning on her.

"Exactly."

"And that's why he advised me to 'sit tight,'" echoed Kitty.

"Precisely."

"Then of course the proper thing is to sell

out," they cried in chorus. They had lost faith in Mr. Covan's counsels.

"Then you get the profits and leave Mr. Covan in the lurch," Molly added on her own account.

"Well done, Molly!" said her father, patting the curly head approvingly. "You'd make a capital stockbroker, but the advice comes too late. Covan has seen to that. The slump has begun. The shares are tumbling down like shot pheasants at a battue. While you two were swopping selves in the dressing-room, I had a private talk over the telephone with Mr. Ramsay the stockbroker."

"Not the big, dark, dull man with the beard?" cried Kitty.

"The same," said Mr. Rhober. "The big dark man with the beard." The disparaging monosyllable "dull" was significantly omitted.

"Why, I thought you weren't friends. You passed each other without saluting in Fleet Street the other day."

Mr. Rhober laughed indulgently. "One of the tricks of the trade, Kitty. The world thinks as you think. But all the same, Ramsay

is my man when I have specially private and important work on hand. He tells me what I guessed without his telling, that the Hunter's Grave Gold Mine is an audacious fraud. Covan is in it up to the chin, and stands to clear a million if things go right with him and wrong with us."

"Oh, Stephen, I'm so sorry!" cried poor Kitty, edging closer to him in her penitence. "Does the loss of this money mean very much to you?"

"It means ruin," Mr. Rhober answered sedately, "if I lose it. I must have a hundred thousand to meet my engagements within a fortnight," he continued with unabated cheerfulness, "or get posted. I shan't have it unless I can contrive to extract it from the Hunter's Grave Gold Mine. But there; don't worry, Kitty, the game is not lost or won yet. I want you to put the money out of your head for the present, and help me to get back those letters."

She winced at the word.

"I know they are harmless as the Bab Ballads," he said soothingly, "but I don't want

anything your hand ever touched in that cur's keeping."

"I'll do anything you wish, Stephen."

"Will you write to him just once again?"

"To Mr. Covan, Stephen? Oh, not that, please, not that!"

"A little curt, formal note, Kitty; nothing more. Just to ask him to call and bring the letters, that matters may be arranged between you. That will fetch him."

"But I could not forgive him, Stephen, or pretend to forgive, even to get the letters back. Don't ask me to do that. You have no notion how I loathe the man."

"I just want you to tell him candidly what you think of him; will that do?"

"Oh! I should love that; but he will be more angry and dangerous than ever."

"Leave that to me. Only don't over-excite yourself. I will give you just ten minutes for the job."

"Then you'll come in?"

"Well, yes, I'll be in at the finish. Between us I think we'll manage a pretty little surprise for Mr. Covan."

CHAPTER XXII

A MAN OF HONOUR

Mr. Covan smiled, well pleased, as he put down Kitty's formal little note, and took a neat sandal-wood box with silver clasps from the safe in his private office where he kept his most precious documents. Within was a bundle of letters tied with blue ribbon.

Mr. Covan turned them out on the table, and fingered them half regretfully.

"I rather guessed," he said to himself, "that the little woman would come to her senses. But the surrender is quicker than I hoped for."

He was dressed with special care to look his very best as he came lightly up the broad stone steps to Mr. Rhober's door, with the little sandal-wood casket in his gloved hand.

"Mrs. Rhober in?" he said to the footman.

"She's in her boudoir, sir. She gave special directions you were to be admitted."

"That's good!" thought Mr. Covan, as he followed the flunkey with a light step and a lighter heart. "The poor little soul is as fond of me as she can be of any one, but she will get over it all right, for she is no more than a naughty little child that loves to be petted. She would have liked a romantic elopement and love in a cottage. It was a bit rough on her, no doubt, to hear without warning that it was Molly I wanted. But perhaps it's all for the best things happened as they did. The inevitable scene was the more quickly over and done with. The loss of the money will trouble her very little in comparison if I know women at all. Besides, I'll treat her decently, and keep her secrets if she will help me with Molly and old Rhober. That she must do; between the shares and the letters she has no choice."

The door opened and closed, and he was alone in the boudoir. He dropped carelessly into a chair. Still so absorbed in thought was he that he did not notice Kitty come softly into the room.

He was startled when he looked up and saw her standing silent before him. He had never dreamed she was so beautiful. The rich velvet gave grace and dignity to her fairy-like form. There was an earnestness in her face, a steady light in her blue eyes that he had never noticed before. Something like a pang of regret took him at looking. But he leaped up gaily with both hands out.

"So, Kitty," he cried, "you can pardon a repentant sinner. 'Pon my soul clemency becomes you. I have never seen you lovelier."

But her cheeks flushed, her eyes blazed, and her small hands rested tight-clenched by her side. In a moment his eyes dropped awkwardly.

There was no mistaking or pretending to mistake the symptoms.

"Don't say you are still angry," he pleaded humbly, yet with the vague suggestion of menace in his tone. "I could not bear that. I assumed your sending for me meant forgiveness and a renewal of our—er—friendship?"

"There has been enough of this fooling," she answered in a tone of contempt that stung

his vanity to quick resenting. "I sent for you merely to get back my letters."

"I have brought them," he answered, "as you requested. But 'pon my life I fear I cannot bear to part with them, especially if I am to have no kind word in recompense. You cannot guess what those letters have been to me," he went on, lapsing into the sentimental tone which he had so often found effectual. "I have treasured them as the best part of my life. In pain and sickness, in sorrow and trouble, when the world seemed dull, cold, and hard, they have been to me a precious consolation."

"Kindly don't make an ass of yourself, Mr. Covan!"

"Not Walter any more?"

"Oh! do have done with that silly nonsense. Cannot you understand that I know you now as you really are, and it shames me to the very soul to think of what has passed? I could slap and pinch myself with pleasure that I had even so much as spoken to such a thing as you."

She looked as if she could have slapped and pinched him with infinite more enjoyment.

She was delightful in her sudden burst of wrath.

"Don't speak so harshly, Mrs. Rhober—Kitty, I entreat you. Even though your love for me has cooled, still——"

Her pent-up rage flashed out again.

"Oh, you coward! you utter coward and liar! how dare you speak like that to me? I never loved you; I never dreamt of loving you. I hate and despise myself that I was fool enough to let you play at love-making in the mistaken belief that you were a gentleman who would take no unmanly advantage of my folly."

Her words struck home through the shining armour of his self-conceit, and so stirred the brute-beast in him that he could have answered with a blow.

He fell back a pace or two, till his right hand rested on the casket with the letters in it.

For a moment or two he failed to find words. All his playfulness, or affected playfulness, had vanished. He was in a white-hot rage—the most dangerous of all.

"These are strange words," he said at last

very slowly, "strange and dangerous words to use to one from whom you crave a favour."

"I crave no favour from such as you," she answered hotly. "I'd bite my tongue off first."

"Better you had curbed it a little," he retorted sullenly, "when you spoke just now."

"I spoke as I felt. I want my letters back. After that, let me never see your face again; let the shadow of your presence never darken my life."

"The letters are mine," he muttered doggedly, yet with an uneasy consciousness of her contempt.

"You refuse to return them! I hardly thought that even you could stoop to such meanness!"

With a strong effort he curbed the rage that burned in him.

"Mrs. Rhober," he said, in the low solemn voice of dignified regret, "we have both been wrong. You have opened my eyes to the folly —I will not say the wickedness—of the course we have pursued. Full acknowledgment is the least atonement that we owe. There is one

other who has a better title to those letters than either you or I. In his hands it is my duty to place them."

"Meaning my husband?" she said.

He was amazed and dumfounded at her coolness. He had expected hysterical protestations and entreaties, to which he would at last have yielded reluctantly on conditions; for, needless to say, he never had the slightest intention of handing the letters over to Mr. Rhober.

"She thinks I'm playing with her." The thought came suddenly to his relief, and he answered more in sorrow than in anger, yet with a settled purpose in his voice.

"You must pardon me, Mrs. Rhober. It is your husband I mean. You may think me harsh, but there is no other alternative. Your husband's confidence has been abused. You have awakened me, for which I again thank you, to a sense alike of my folly and of my duty. On cool reflection I trust you will agree with me. I, for one, am willing to take the penalty of my fault. Your husband, who thinks your daughter is to blame, has a right

to know the truth, and read and judge those letters for himself."

"There is no need for reflection, cool or otherwise," she answered. "I agree with you right away. If you had given up the letters like a gentleman I would have handed them over to my husband. Perhaps it is more appropriate that they should come to him direct from you."

"How well she keeps it up!" was Mr. Covan's mental comment. "She's cleverer than I thought her."

"You think I am jesting, Mrs. Rhober, but I am not. I'm in deadly earnest. I have already given my word to Mr. Rhober, and I mean to keep it. It will be my painful duty as a man of business to put those letters into his hands, unless——"

"No time like the present," said a quiet voice at his elbow, that startled him more than the roar of a lion.

He turned and saw Mr. Rhober at his side.

"Those letters," Rhober went on blandly, "they are here, I assume." He laid a strong hand on the sandal-wood box before the half-

stupefied Mr. Covan could interpose to prevent him. "With your permission," he added, bowing respectfully to his wife, "I will burn them at once."

"But you don't know," Covan burst out in his amazement and rage, hardly knowing what he said. "Those letters are not your daughter's, but——"

"My wife's," said Mr. Rhober, taking the word from his lips. "Oh yes, my wife herself told me so."

He had the poker in his hand, and was making a cosy corner in the bright fire for the letters as he spoke.

Kitty caught his arm. "Read them first, Stephen," she begged; "really and truly I want you to read them first."

"It would be mere waste of time," he said. "You have told me there is nothing worth reading in them. You could find nothing worth reading to write to such a person."

He took the letters from the casket, and held them over the white-hot hollow in the fire. "Have I your permission, my dear?"

She nodded, and he dropped them in and

pressed them down with the poker. There was a sudden flare, and the letters melted into ashes.

"That's all, I think, Mr. Covan?" he said, with a courteous contempt that was more stinging than a cut of a riding-whip across the face. "We need not detain you any longer. You have given back the letters like a man of honour, as I think I heard you call yourself just now. We must not trespass further on your valuable time."

He held the door open, and Mr. Covan passed through with the baffled rage of a devil in his heart.

CHAPTER XXIII

DEFIANCE

As Covan reached the drawing-room landing the door opened, and Molly Rhober met him face to face. Then the indomitable audacity of the man returned to him. "It is my last chance," he thought, "I would be a fool to miss it."

"I beg pardon, Miss Rhober," he said; "may I speak to you for a moment?"

"Certainly, Mr. Covan," Molly answered, with a readiness that was ominous if he had the wit to know it.

She went back into the drawing-room, and he followed, closing the door. She did not sit down nor offer him a seat, but stood with her hands clasped tight at the back on the high old grandfather's chair, facing him silently.

Her silence was embarrassing. If she had

said something, no matter what, he would have found it easier to begin.

"Miss Rhober," he said at last, "I am placed in a very delicate and difficult position."

"So I observe," Molly answered serenely.

"I fear," he went on, "that I must appear to you to have played a somewhat unworthy part."

"Oh dear, no, not at all," she replied, with the same winning smile; "a mean, unmanly, and despicable part if you like, but not unworthy—of you."

One might have thought she was flattering him, so bland was her tone.

Yet he never winced.

"You have a right to be cruel," he said softly. "You cannot think or speak of me more harshly than I think of myself. Yet it was for your sake I so erred."

"For my sake!" she cried, her indignation mastering her for the moment. "How dare you mix my name up with your meanness and fraud?"

"Miss Rhober, I love you!" he answered, "let that be my excuse,"

"Love me!" she retorted, with a mocking little curtsey, but with no trace of relenting in her eyes, "love the 'giddy little chit of a school-girl,' impossible!"

"If I have schemed and plotted—aye, and lied—to gain you, my love alone was to blame, and you, at least, have no right to reproach me."

"I reproach you!" she answered in unbridled scorn, "not I. That would imply that I took some shadow of interest in you or your proceedings. I would as soon reproach a spider for being a spider."

"I know I have earned your contempt, but——"

"You speak the truth for once, Mr. Covan," she interrupted; "you have earned it, and you have it most heartily."

"Don't push me too far, Miss Rhober. I may do what I shall be sorry for, and you more sorry."

"You have done your worst."

"Not yet, not yet!" he cried, in a sudden gust of anger that wholly mastered him. "You shall listen to me. You love that big, blundering booby Beverly—ha! I have touched you

on the raw at last. It is right that you should know that I hold him in the hollow of my hand, to make or mar, to save or ruin him. In three days he will be an utter pauper unless I pull him out of the mess in which he is plunged. Let that thought make you more gentle."

"Not one whit," she answered with flaming eyes. "I do love Mr. Beverly, and I glory in it. He is a man and a gentleman. It is your last claim on my contempt that you have tricked and cheated him under the guise of friendship."

"If a man spoke those words to me——" he began furiously, and choked with rage.

"It does not matter who speaks them," she said, "if the words are true. Mr. Covan, I have finished with you. It did me good to tell you what I thought, and I thank you for the chance. In ten minutes Mr. Beverly will be here, and he will infallibly kick you down-stairs. I should be sorry to see you so honoured."

For a moment the impulse was strong in him to stand his ground. For the man, at least,

was no coward. He fingered the butt of the miniature revolver he always carried, and it would have fared ill with Tom Beverly if he had entered at the moment.

Poor Molly would have trembled if she had guessed to what her taunts had tempted the desperate man.

But Covan's strong will quickly mastered his fierce temper.

There was no trace of anger in his voice when he answered, "It is no fear of your friend Mr. Beverly that induces me to wish you good-day, Miss Rhober. I have no liking for bullies, it is true, but I have no fear of them. Your words have hurt me, but they have not discouraged me. I accept the defiance. The game is not over yet, and I mean to play it out to the last. I have never yet risen a loser from any table, and I shan't lose now. You shall be mine yet, in spite of yourself!"

He bowed low. But she made no more response than a marble statue. As she stood there gazing scornfully at him with heightened colour and blazing blue eyes, she looked so brilliant and so beautiful that he was madly

tempted to catch and crush her in his arms, and cover her face with kisses.

But her courage held him back.

Once as he closed the door softly behind him, and once as he went slowly down the great stairs, the sting of her utter scorn, conjoined with the thought of the welcome that awaited Beverly, roused in him a frenzied longing to go back and defy her lover and herself.

Twice he paused for a moment with clenched teeth, fighting the temptation. Prudence conquered the mad impulse, and he went from the house in a white heat of passion, with projects of revenge and triumph seething in his excited brain.

CHAPTER XXIV

THE SLUMP

As Mr. Rhober walked down Cheapside towards the Royal Exchange next day, he was aware of two men in front of him in earnest conversation. There was no mistaking the dapper figure, the extra long frock-coat, fitting like a glove, and the curly-brimmed, shiny hat of Mazey Baresecker. His companion was a tall, narrow-shouldered, wiry-looking man with a slight limp.

Mr. Rhober was walking quickly ; the others were walking slowly. As he stepped out from the crowded pathway to the road in order to get by, he had a good look at them and recognized in Mazey's companion the high forehead, the small restless eyes, and the pointed, keen, inquisitive nose of Mr. Jonas Riffer, one of the

most astute and the most unscrupulous of stock-jobbers.

Just as Mr. Rhober went past, some sudden dispute seemed to spring up between the two men.

In a moment afterwards Mazey Baresecker overtook him, breathless and alone.

"How d'ye do, Rhober?" he said pleasantly, lengthening his stride to keep pace with him. "Saw me talking to that chap Riffer just now?"

"You seemed very friendly," Mr. Rhober replied, to whom Mazey was always an amusement.

"Friendly! not a bit of it. I hardly know him to nod to. Yet the fellow had the audacity to come coolly to speak to me just now."

"But I saw you go up and speak to him. I was close behind."

"Well, we'll let that pass. You'll never guess what he wanted to talk to me about?"

"Never," assented Mr. Rhober, "for I shan't even try."

"You may have heard, perhaps, that Covan and he had a row. Riffer behaved badly and

Covan struck him. Just now he came whining to me to make up the quarrel. I told him to go to the devil, for Covan is not a man to forgive or forget, and Riffer went off cursing and growling as you saw.

"By the way, Riffer has been bulling the Hunter's Grave Gold Mines. I'd like to know what you think of them, Mr. Rhober?"

A keen look glinted from his half-closed eyes in Mr. Rhober's impassive face. "You know everything," Mazey went on effusively; "only last week your uncle Theodore was saying to me, 'My nephew Rhober——'"

"My uncle Theodore has been six months dead."

"Well, let that pass. He was a very remarkable man. But about those shares—do you think they are worth buying at the price?"

"I don't think much of the mine."

"Then you are selling—eh? I heard you had a few to dispose of. Take my tip as a friend, Mr. Rhober, and get out as quick as you can."

"What price can you make me?" Mr. Rhober asked smilingly.

"Thanks!" Mazey answered with a wink. "They'll be worse before they're better; I'm not touching at present prices. When they're down to a shilling I'll see what I can do for you."

"I won't forget that," Mr. Rhober answered, and he didn't forget.

Mazey stuck close to him until they got into the Stock Exchange together. He liked to keep up an appearance of intimacy with a man like Rhober.

"Dined with him last Monday," he said a moment afterwards to the big Irishman, Terence O'Dougherty. "We had a snug little dinner; just half-a-dozen cronies. Rhober talked shop a bit after dinner; the champagne was extra good. If I wanted to tell secrets I could. But mum's the word of course. Honour amongst stockbrokers."

"Did you say Monday last?"

"Yes, I met Rhober on Sunday. 'Mazey, my boy,' he said, 'come, take pot luck with me to-morrow at half-past seven. There are two or three chaps I want you to know, and——"

"I dined with Rhober myself on last

Monday," interrupted O'Dougherty; "it was a big spread, but I didn't see you there."

"Well, we'll let that pass," quoth Mazey, dropping abruptly from social into financial topics. "What are you doing in 'Graves'?"

"Ten shillings to five."

"That's a big margin!"

"Cannot help it. They are so d—d frisky. They go jumping up and down like a kite without a tail. One cannot tell whether they mean to fly or fall."

There was a great business doing in the shares, and for a while the price, ten shillings, was pretty evenly maintained. At last the market broke and the shares went slowly down, Covan leading the attack till five shillings was reached. Then a reaction began and they clambered up rapidly without a pause at the half-way house, till a small lot changed hands at "par."

A big dark man with a beard bulled them steadily and did nearly all the buying.

The place seethed with excitement. It was vaguely felt that some deep game was on foot, and that any moment the shares might go up

on a boom or break into a slump. They began to drop again.

At that moment a man came walking into the "House" with elaborate carelessness of manner. He had driven up at a furious pace, but dismissed his hansom at the corner. "What are you doing in 'Graves'?" he said casually as he passed to the big dark man with the beard.

He was just the least shade too casual.

"Five shillings," said Mr. Ramsay, "a sudden drop of over a half."

"Take two thousand at six," said he, his eagerness showing in his voice in spite of himself.

"No."

"At five, then, let it be,"—and the deal was booked.

The new-comer drew a deep breath of relief and walked quickly towards the door.

A newspaper which he had thrust hastily into his dust-coat pocket dropped out. The Irishman picked it up, but before he could restore it the owner had disappeared. It was a "stop press" edition of the *Westminster Gazette.*

O'Dougherty opened the paper, and his eye lit instantly on a big heading on the front page—

HUNTER'S GRAVE GOLD MINE

GREAT COLLAPSE IN THE CITY

ENGINEER'S REPORT, "NOT AN OUNCE OF GOLD LEFT"

The head-lines were set out, one under the other, in every variety of aggressive type.

"Halloa!" O'Dougherty shouted, and scores of men gathered round, stooping or tiptoeing, and read the paper under his elbows or over his shoulders. It was remembered afterwards that neither Ramsay nor Riffer budged.

The news spread like wildfire, and the shares went down on the run.

Mr. Rhober had left the room quietly just as the newspaper was being read.

Mr. Covan glancing round with a latent gleam of triumph in his eye missed him from the place.

"He went before the news came," he thought; "so much the better. It's plain sailing now."

As he sauntered slowly towards the door an acquaintance came past.

"Doing anything in 'Graves,' Covan?" he asked half jocosely.

"Don't deal in waste-paper," Covan answered and passed out.

The retort took three points off the price.

Down the shares went and still down; shouted and kicked; banged and pulled down by the mob of excited men. Now and again there was a brief pause and rally for a moment as some bull strove to stem the downward rush.

Finally, the big dark man with the beard was their only friend left. Even he seemed cautious and hesitating as the panic grew. He offered constantly diminishing prices. But in the slump any price was welcome, and still he bought, bought, bought.

CHAPTER XXV

THE CORNER

"Now is your time," Mazey whispered to Riffer, as the two strolled casually past each other without saluting.

The shares had stood for some ten minutes at one-and-sixpence; but there was very little business doing. The excitement was subsiding.

Riffer made no move.

Again Mazey waylaid him; this time in a quiet corner, and they stopped to talk.

"Why don't you waltz in?" Mazey asked impatiently.

"Covan's orders were strict; not to start at over a shilling. Cannot tell what's keeping them up. They should have been down to a farthing half-an-hour ago."

"It's that ass Ramsay," Mazey answered.

"He's more obstinate than a mule. He'd buy shares in amalgamated soap-bubbles, if the humour took him, and keep on buying after they'd burst. He'll get nipped for his pains, that's one comfort."

"Has Rhober's big block come in yet?" Riffer asked.

"Not a trace of them. He left half-an-hour ago. He knows nothing of the engineer's report. Won't there be a scramble when his hundred thousand comes tumbling into the market! Our friend Ramsay will look pretty blue! It will be fun to see the two go down together, growling like wild beasts in a flood. They hate each other like poison."

"Has that young ass Beverly parted with his ten thousand?"

"Not he; he's in Rhober's hands. Rhober will get him a penny apiece for them if he's lucky. Terence O'Dougherty met him outside just now. 'Halloa!' said Beverly, 'can you tell me what Hunter's Grave Gold Mines are to-day?'

"'They were at two-and-six when I left,'

said O'Dougherty. 'Cannot tell what they are now. They were going down like a diving-bell.'

"'Have a drink,' said Beverly, 'if you don't mind a common, low public-house. I feel I want a drop. Here's to our next merry meeting!' and he finished his brandy-and-soda at a pull. 'I'm off to South Africa,' he said, in the same tone as a chap might say, 'I'm off to my club.' I heard O'Dougherty tell the story just now. He says that——"

"Oh! don't babble," Riffer interrupted rudely, with his keen ear cocked towards the excited group round Ramsay. "I'll try if I cannot give them a kick down."

There was a pause as he reached the group. Ramsay had just refused to bid two-and-six for a big block.

"I can let you have fifty at a shilling!" cried Riffer, with a grim enjoyment of the dismay of the group about him.

Ramsay took him promptly.

"Again!" said Riffer.

"I'll give you one-and-six, Riffer, for the fun of the thing," said one of the group.

Riffer turned to him with a disappointed stare.

"I'll give you two shillings," said Mr. Ramsay quietly, and the shares changed hands.

The next seller stood out for half-a-crown, and got it, after a little haggling, from Mr. Ramsay. The next wanted three shillings.

Mr. Riffer got alarmed, and telephoned particulars to Mr. Covan.

The answer came back promptly in Covan's placid voice, "All right; will go down myself. Buy up to five."

Then Riffer offered the haggler three shillings.

But Ramsay bid him slowly up to five and sixpence, when Riffer let go.

The next lot went at three shillings, Riffer standing "out."

Just then Covan came in, smiling, brisk, *débonnaire.*

"Some little game of Ramsay's," he said, in reply to Mazey's frightened whisper; "I'll soon see through it, and break through it, I promise you."

He bid ten shillings for the next lot, ran them up rapidly, and finally landed them on Ramsay at a pound.

Then Mazey offered a hundred at a point lower. There were no offers. Fifteen shillings ; ten shillings ; five shillings. Mr. Ramsay took them at five. Mazey tried the same game again ; this time the shares went for half-a-crown. A crowd of spectators gathered round the group as round a poker table when the stakes are high and the players adepts, and backed the bull and the bear as their fancy led them. There were long odds, for all knew Covan was playing from a strong hand. Men marvelled at Ramsay's folly for trying to blow a burst bubble. It was thought that he must inevitably go smash over the mad venture.

Indeed, it seemed as if Covan's last raid had completely smashed the market. Holders knowing the shares to be worthless were easily frightened.

The price fell like a child bumping down a long flight of steep stairs, pausing every now and again for a second, and then dropping

again. It was all offers and no bidders now. Even Mr. Ramsay stood aloof.

When half-a-crown was reached Mazey made a careless, half-contemptuous bid for a big lot. The seller was about to close eagerly when Ramsay advanced him a shilling.

Covan plucked his arm. "Let them go," he whispered, "here's Rhober come to unload. Now we'll have some fun. See! Ramsay has had enough of the game"—for Mr. Ramsay had closed his book and strolled away as Rhober entered. "He looks a bit sick. He'll be sicker before I'm done with him."

"Doing anything in 'Graves'?" he said to Rhober, with a politeness that did not altogether hide the sneer that lurked about the corners of his mouth.

"Thanks," said Rhober sedately, "I'm open to an offer."

"How well he takes it," said Covan. "I wonder does he know yet. The shares have touched a shilling just now," he said; "but they've rallied a bit. I'll give you half-a-crown all round for a big lot; anything from a thousand to ten."

"Thanks," said Rhober, "I'm buying."

Covan started and paled a little.

"Indeed," he said mockingly, "I should have thought you had enough of them on hand. Have you heard the mine is burst up?"

"I have known that for some time, but——"

"But what?"

"That's my business just now; you shall know probably later on. Meanwhile, what can you do the shares at?"

The crowd pressed round more eagerly than before; the excitement was intense. A wild notion had birth in one man's brain that Rhober had heard of a new lead richer than the old.

Covan, who knew that the mine had hopelessly burst up, smiled as this new "fact" was whispered him.

"I'll let you have ten thousand shares at five shillings," he cried defiantly, facing Rhober.

"Done!" said Rhober, as coolly as if he were asking the change of a shilling.

"As many more at ten shillings," cried Covan.

Rhober merely nodded and booked the bargain.

Covan was thunderstruck.

"Any more shares on offer, gentlemen?" said Rhober persuasively. But the supply was exhausted, and amid those startling fluctuations the boldest gambler feared a flutter.

"Will price tempt you?" said Mr. Rhober blandly; "ten shillings, fifteen, a pound, one ten?"

"I'll let you have fifty at two pounds," ventured a plunger.

"I'll take them," said Mr. Rhober with such bland cheerfulness the man was sorry he spoke.

"Any more?" persisted Rhober.

There was no answer.

"Two pounds? three pounds? four? five? six?" he went on smilingly, while the men who had sold for a shilling not an hour before cursed and groaned, but did not dare tempt fortune, for not a man among them held a share.

"I close at six pounds offered, not taken,"

said Rhober, after another long pause, and he snapped the clasp of his note-book. "I have done pretty well in 'Hunter's Grave Gold Mines.' Good-day, gentlemen. Good-day, Mr. Covan!"

Covan's answer was a half-articulate curse. He walked apart from the buzzing crowd in fierce excitement, with his hat crammed down over his eyes, his head bent, his hands in his pockets so tight-clenched that the nails dinted the palms.

This meant ruin for him; utter, irretrievable ruin. Now that it was too late he realized in a sudden illuminating flash the bold game that Stephen Rhober had played and won. His wife's shares and Beverly's gave him from the first a strong hold on the market. He had bought in more and more as the shares fell. Ramsay—the unsuspected Ramsay—was his agent. Covan had beared the shares for Rhober's buying. They had passed lot after lot into his hands till the supply was exhausted, and more than exhausted. There was an unbreakable corner in Hunter's Grave Gold Mines, for one man held the stock.

Covan had sold freely, recklessly, on the boom for prices ranging from two to three pounds. He knew the shares were wholly worthless, and would presently so be proved. So he speculated on the slump as a certainty. He had not a single share in his possession, and he must deliver a hundred thousand on settling day. He must buy those scraps of waste-paper at whatever price Mr. Rhober chose to put on them, and Mr. Rhober had just now pretty plainly intimated his lowest price would be six pounds a share.

Covan rapidly calculated his resources. He could just meet the settlement and keep his name off the black board. But every penny of the huge fortune his daring and cunning had accumulated must go.

CHAPTER XXVI

SETTLING ACCOUNTS

THE next few days which Covan passed in his own room and wholly alone made a wonderful transformation in the character of the man. Let moralists talk as they will, success and remorse have scarcely a bowing acquaintance. It is failure that brings sorrow for ourselves first; afterwards for others. "A fellow-feeling makes us wondrous kind"—the words are of universal application. In the long solitary hours he passed, with ruin staring him in the face, Walter Covan thought much of the men whom he had himself ruined, or helped to ruin, in the great gambling hell of the Stock Exchange. Amongst them was his *protégé* and butt, Mazey Baresecker, whom he had liked and helped and laughed at. Mazey had been let in very heavily, he knew, and he was surprised

that Mazey had never troubled him by the hint of a reproach.

This thought was in his mind one afternoon when the door opened suddenly and noiselessly, and Mazey himself, with a diplomatic smile on his face, came quietly in. He was the same dapper, brisk, glossy, shiny, brand-new Mazey as ever. If possible glossier and newer than ever. "Dodged the janitor," he explained. "Can I have a word with you, Covan?" His flippant manner was tempered with an infusion of deference and sympathy which Covan, irritated by the intrusion, missed.

"Certainly," he answered shortly. He thought he knew what was coming.

"I have been nipped a bit by those Hunter's Grave Gold Mines," Mazey said.

"Well!"—more shortly than before—"I cannot help that. Why the devil do you come to me about your two-penny half-penny losses? I have been harder hit myself by long chalks."

"I know that; I know that," interposed Mazey soothingly. "Take it cool, old man; there's no sense in getting riled. It's about yourself I came to talk to you, but I must

begin with Mazey Baresecker. You see, Covan, the way of it is this. I don't mean to pay in full. The chaps would think I was a fool if I honestly emptied both my pockets, and would fight shy of me afterwards. I mean to keep a bit back."

"That's no affair of mine," Covan answered still curtly, "you do as you please. I mean to pay up to the last farthing. It will make a pauper of me, but I'll do it."

"I know that, of course," Mazey again interposed, with a vain effort at his customary jauntiness; "now we are coming to business. I didn't plunge as you did, Covan. I sold my allotment on the boom and stopped bearing before my back was broke. I'll come out of the business very nearly as well as I went into it. Now—thanks mainly to you, old chap—I've a bigger bit by than most people think, and you are quite welcome to a slice of it. A loan, of course," he added hastily, as Covan sprang to his feet, "at fair interest; say three per cent. You will really do me a favour by keeping the money out of harm's way."

For answer Covan gripped his hand hard.

For a moment he could not answer. He had borne his misfortunes stolidly enough. But this sudden and unexpected kindness on the part of one whom he half despised completely unmanned him. His lips quivered, and his eyes were moist as he looked in Mazey's troubled face.

"Not a shilling, old man," he said at last when he found his voice, "not a farthing. Don't fancy I'm not grateful. I know what your loan at three per cent. to a pauper means. I will never be able to show you how thankful I am, and I want you to take my word for it. But Mr. Rhober and I have got to settle this business between ourselves, and I mean to pay him in full."

Meanwhile Rhober and his wife had their consultation.

"I don't understand the least little bit," said Kitty, "I'm so stupid. Do please tell it to me all over again." She was sitting with her husband in her own cosy little boudoir, and he was explaining to her the gyrations in Hunter's Grave Gold Mines. But the more he explained, the more bewildered she grew; and when he

finished, there came the piteous appeal, "Do please tell it to me all over again."

So he told it to her all over again, as one tells a fairy tale to a child.

"Now I begin to understand," she said slowly. "My shares—as you will call them—are worth a whole heap of money more than I paid for them. They are worth five pounds apiece—isn't that it?"

He nodded.

"So poor Mr. Covan was right, and did everything for the best after all. I'm half sorry I was so cross to him."

"Don't repent prematurely, Kitty," her husband said. "Mr. Covan did his little best to swindle you. The shares he sold are not worth five pounds; they are not worth a penny a dozen so far as real value goes."

"But I thought you said just now you meant to get five pounds each for them?"

"So I do."

"There now! I'm in a thicker fog than ever. What fool will give you five pounds for them if they are not worth a farthing?"

"Mr. Walter Covan is the gentleman's name."

"Mr. Covan! You're jesting, Stephen. He's no fool whatever else he is."

"Quite right, Kitty, but I'm serious all the same. It's a long story, my dear. Don't shake your curly head at me. I'm not going to try to cram any more facts or figures into it, but you may take this much on trust. Mr. Covan cannot help himself. He came out to shear and went home shorn. Your hundred thousand pounds has grown into five hundred thousand, and Mr. Covan pays the difference."

"How clever you are, Stephen!" she cried admiringly, for a woman's love and pride go together, and she guessed that he had pitted himself against the keen-witted Covan at his own game and beat him.

"What a rogue I am, Covan will say, Kitty, and he won't be far out either. The Stock Exchange is a vast gambling hell, my dear, with a few prizes and innumerable blanks. For one big fortune it makes ten thousand paupers. But our robberies are perpetrated in the most business-like and respectable fashion. We play the game according to the rules, and the cleverest rogue wins. If any one breaks down and is

found out, we all hold up our hands in virtuous amazement."

"Is Mr. Covan ruined?" Kitty interposed, with a woman's impatience of an abstract homily.

"There or thereabouts, I should say."

"Poor fellow!"

"Do you pity him, Kitty? He tried to cheat you."

"I cannot think of that, now that he is quite down. I dare say it is as much my fault as his. I tempted him by my folly, and I have brought him to ruin. How the man must hate me!"

"Me too," said Rhober, smiling. "I should say me for a preference. I have foiled him in his biggest coup. I have robbed him of two fortunes; the one he had made, and the one he meant to make. Oh! I have robbed him most unmercifully."

"Not unmercifully, Stephen," she whispered, nestling closer to him; "you are very strong and very merciful."

"Well, to let you into a secret, little woman, I pity the poor devil myself, and mean to do him a good turn if I can when his lesson is first

learned. But my part is Shylock's for the present, as hard and tight as a vice to hold and squeeze."

"I don't like to see you play that part, Stephen."

"It will only be for a little while, my dear; a very little while. I've got a plan to help Covan out of this hole, and that amusing hanger-on of his, Mazey Baresecker, as well."

CHAPTER XXVII

PAYMENT IN FULL

How often it happens! Every one finds it continually in his own experience. As the names of Covan and Baresecker passed Mr. Rhober's lips a servant entered with a salver and two cards on it—

MR. WALTER COVAN.

MR. MAZEY BARESECKER.

The two men had followed the servant close at his heels, and entered the room uninvited.

Kitty, who had risen to escape at the first glance at the cards, and baffled in her design by their sudden entrance, dropped into a high-backed chair where, as it chanced, she was quite hidden from the intruders.

Rhober turned upon them sharply. For one

brief moment anger mastered him; the next, pity came and conquered. Mazey Baresecker indeed was glossy and superfine as heretofore. But Covan he could hardly recognize. The man had aged and withered in a week. His clothes, flung on him any way, were loose and wrinkled; his face was drawn and pale, save for a red patch on the cheek-bones, and a sullen fire that smouldered in his dark eyes.

"Well, gentlemen," cried Mr. Rhober, but there was a softening in his voice in spite of himself, "for what have I to thank this unmannerly intrusion?"

"Business, my dear sir," cried the unabashed Mazey. "Business that goes everywhere and does everything. Business first and pleasure afterwards, as Shakespeare says. We didn't come for pleasure, anyway, eh, Covan?"

"Business has its own time and place," Mr. Rhober said. He tried to speak sternly, but his lips twitched with a suppressed smile.

"Well, we'll let that pass," Mazey began, with his favourite formula, when Covan roughly interrupted him.

"For the business I have with you, Mr.

Rhober," he said doggedly, "there is no time or place better than here and now."

"There's no hurry," Mr. Rhober answered gently. In his pity for that haggard and harassed man he forgot his self-imposed *rôle* of stern creditor.

"I ask no indulgence from you and will accept none," was Covan's harsh reply.

"Of course I stand by my friend Mr. Covan generally," said Mazey, with an insinuating smile. "But you will understand in this matter he speaks for himself only. I have not the least objection to a little additional time. Indeed if it should strike you, as I must say it strikes me, that under the circumstances some arrangement might be made by which——"

Covan broke in upon him again with as little remorse as if he were a fawning dog.

"Mr. Rhober," he said in a low, even voice, "you were good enough to write in reply to me that you were willing to accept six pounds apiece for one hundred and sixty-five thousand perfectly worthless shares. As you know I must buy the shares I am grateful for your moderation. Lest any question should be

raised about my cheque I have brought the money in Bank of England notes—thousand pound notes for your convenience. Will you be kind enough to count them?"

He set a huge roll of notes on the table.

"Really, Mr. Covan," Mr. Rhober began, "you need not——"

Covan motioned to him impatiently. "I'm waiting," he said, "for your receipt."

His tone was so imperative that the stronger man submitted. "The sooner this part of the business is over, the better," he thought. He made a formal show of counting the money, drew up a receipt, and handed it across to Covan, whose hungry eyes never left his face for a moment.

In his turn Covan made a careful examination of the receipt, and then to Mazey's astonishment handed it over to him.

"Keep this," he said shortly, "till I ask for it. Show it to any one who questions my motives or who doubts that my debt to this man was paid to the last farthing."

"Now our accounts are settled——" Mr. Rhober began.

But again Covan interrupted him, speaking still in the same low, monotonous voice, that hardly rose above a hoarse whisper.

"Pardon me, accounts are not yet quite settled between us. I have paid the money I owed you at the sacrifice of all I possess in the world, and have thus earned the right to say what I think to your face."

"Just listen to me first for one moment," Rhober said.

But the other went on unheedingly, the dull fire in his eyes kindling to a blaze.

"It's my turn to speak now; to speak truths of myself and of you. Our trade is fraud; all the meaner because it is safe and favoured by the law. The card-sharper is a gentleman compared with the promoter of bogus companies; the bull or bear of worthless shares. We make a thousand victims for his one. Ruin, misery, crime follow in our trail. You will say I took a long time to find all this out; that I failed to see the sin and shame of our vile trade until I was caught in my own trap. That's true, but the rest is not less true. I know now that I have been a cheat, and you,

Stephen Rhober, are only a bigger, keener, and more successful cheat than I."

"By God! this is intolerable!" Rhober cried, roused at last.

The angry giant leaped from his seat, every muscle tense with passion, and made three strides towards Covan, towering over him, terrible in his wrath.

But Covan never flinched or wavered. He stood as he had stood from the first, with his hand in the bosom of his coat and his face set rigid and pale as a corpse, all his life in the blazing eyes.

Again the sight of that haggard face moved Rhober's pity and quenched his anger.

He dropped back into his seat.

"Go on," he said, "but keep a better guard on your tongue if you can, or my temper may prove too much for me, and for you."

"I have no fear of your anger," retorted Covan. "I will spare you no jot of the bitter truth. You have ruined thousands to swell your own colossal fortune. I, the less astute rogue, have been your blind instrument in this last fraud. Rage as you will, in your heart

you know I have spoken the plain truth. Do you desire satisfaction for the insult?" He laughed a harsh, mocking laugh. "Then you must have it. But how! In this country given over body and soul to Mammon the foulest wrongs that can be done to man or woman are paid for in hard cash. I have no cash to pay. Nor will I trust myself to a corrupted law that is the tool of wealth. If I were in a land where honour can avenge itself, I would call you out and shoot you without remorse."

"Or get shot yourself," Mr. Rhober interposed quietly. "I, too, can point a pistol straight and hold it steady."

"And get shot myself," Covan responded quietly. "A duel can offer you no more than a life for a life, and I am willing to give mine for yours. The world is well rid of us both. Now at last, Stephen Rhober, accounts are closed between us."

Then his hand came swiftly out of his breast, with a shiny revolver clutched in it; the barrel pointed steadily at Rhober's broad breast, five paces off.

CHAPTER XXVIII

ATONEMENT

But Kitty, who had listened motionless, horror-struck, with a woman's quick instinct guessed what those last words foreboded.

Quick as thought, with a low cry of terror on her lips, she flung herself in front of her husband facing Covan, her hands upraised in agonized entreaty.

Just in time! barely in time!

Even as his forefinger pressed the trigger, the message of mercy flashed from Covan's brain to his arm.

The barrel was thrown up; the bullet hissed harmless over Rhober's head and snipped a round hole in a picture that hung behind him.

Not quite harmless! It grazed the white skin of Kitty's uplifted arm, and the trickling

blood stained her husband's hands as he caught her in his arms.

Instantly Covan turned the revolver on himself. The muzzle was already between his teeth when Mazey's quick hand dashed it from his grasp.

Covan broke from him and made a dash for the weapon. But Rhober pounced like a hawk on a partridge, and pinned him in an iron grip and forced him back into a deep chair.

The big man looked dangerous as, with his grip on Covan's throat, he glanced back over his shoulder at his wife.

"It's only a scratch!" she cried, holding her wounded arm out for him to see.

The bullet had just raised the skin on the white curve. Already the bleeding had ceased.

"Be gentle with him, Stephen," she whispered pleadingly, "he was mad. I saw madness flaming in his eyes."

Rhober nodded and smiled and turned to Covan.

The explosion of wild rage was over. The man waited stolid and silent, with his dark eyes

steadily fixed on Rhober like a wild beast caught in a trap.

Close by Mazey stood, dizzy with the reaction from the sudden excitement; yet ready, if need be, to stand by his friend.

To Covan's utter amazement Rhober held out a kindly hand to him. "I want to be your friend," he said, "if you will let me. I bear no malice for what has passed. Providence has been good to both of us. If you had killed my wife I'd have strangled you with my own hand. But for the attempt on my own life, believing what you believe, I think the better, not the worse, of you."

Mazey gave a little gasp of amazement and relief.

"Now listen to me for a moment or two," Rhober went on. "I have taken no part in Stock Exchange gambling except to baffle swindlers."

He stopped and stammered at the recollection who the swindlers were whom he had just baffled.

But the imperturbable Mazey quietly interposed, "Well, we'll let that pass."

"Precisely," said Mr. Rhober, smiling in spite of himself, "we'll let that pass and be forgotten. But it will, I am sure, be a relief to you to know that though I have taught the sharpers a sharp lesson, no honest man will be one penny the worse for the collapse of the Hunter's Grave Gold Mine. I don't mean to give you back the money you have just paid."

Covan put up feeble hands of protest, as though to push the very thought from him. But a shadow of disappointment flitted across Mazey Baresecker's expressive countenance.

"But I have a proposal to make to you. I mean to start a financial paper, and make it a big success if I can. I start it with your money, and I offer you the editorship at any salary you choose to name, with your friend here to assist you."

"I refuse the offer," said Covan shortly.

"I'm one off," cried Mazey. "People say I've got an india-rubber conscience, but it don't quite stretch to that. A financial editor could give Ananias points and a beating."

"Mr. Rhober," Covan went on, motioning Mazey to be silent, "I have no desire to be

more offensive than the truth compels me. But after what you have just said, your offer surprises me. We both know to what purposes financial papers are put. I, for one, have thrown up the profession of swindler."

"For that very reason you will accept my proposal," said Rhober confidently. "The paper I plan will tell the truth, the whole truth, and nothing but the truth. It will take no bribes and give no puffs. It's mission will be bear-baiting and bull-fighting, and an unflinching crusade against fraud in low places or in high."

"You mean all that?" said Covan earnestly.

"As God is to judge me, I do."

"And you are really willing to trust me, knowing me as you do?"

"My offer proves that."

"Then I accept. But you will give us a helping hand? It will be a hard fight."

"With every faculty of my mind; with every farthing of my fortune I will stand by you in the fight."

They closed the bargain with clasped hands.

"Set a thief to catch a thief," said Mazey. "I'm on the job."

"Look in to-morrow about the same time," said Rhober cheerily, "without the revolver, and we'll arrange the plan of campaign."

CHAPTER XXIX

A DOUBLE HONEYMOON

"My poor little woman!" the husband said softly to his wife as the door closed on the visitors, "does the wound smart?"

"It's not a wound; it's hardly a scratch. An awkward lady's-maid would make a worse wound with a crooked pin. I'm sorry it's not worse."

"Nonsense, Kitty!"

"But I am"—with a defiant toss of the pretty head and a flash of the blue eyes. "I'd like to get a real nasty hurt, as a kind of penance for bad behaviour. Oh, Stephen, how could I ever compare any one with you!"

She nestled close to him like a child that wants to be fondled. His arm stole round her waist. They were married lovers on their honeymoon again.

A sudden rattle of the door-handle made them spring apart, Kitty blushing like a school-girl.

Then Molly broke impetuously into the room, with Beverly following sheepishly in her wake.

"There's a gay deluder for you," she said, turning dramatically upon him with the pointed finger of scorn, though her eyes were dancing with amusement.

Poor Beverly looked anything but gay at the moment.

"Halloa! what's the row now?" said Rhober.

Beverly turned with relief to the male interrogator.

"Well, it's this way, sir," he said hesitatingly. "I turned in the other day to that bear garden they call the Stock Exchange, and after a little bit of a row I found that those d——d—I beg pardon, Mrs. Rhober—I mean those confounded shares were down to a shilling apiece. I'm no great dab at arithmetic, but I knew that meant my ten thousand pounds was gone to five hundred at the outside, so I thought I would just lie low and slip away quietly to South

Africa, where I'm told there's a chance for a chap who isn't afraid of hard work. But——"

"But I discovered the plot," said Molly dramatically, "and made a raid, and captured the deserter and carried him here before my justly indignant father."

"What do you want me to do, Moll?" said her father laughingly.

"To stand up for your love-lorn and deserted child."

"She's chaffing of course, sir," said Beverly feebly. "It will break my heart to leave her." He looked at her beseechingly. But she turned from him with fine scorn. "But I didn't want to be such a cad and a bounder as marry an heiress and live on her fortune."

"Who said I was an heiress?" asked Molly mockingly. "I have not got a farthing of my own in the world." She appealed to her father.

"Not a farthing," assented her father.

Poor Beverly was more embarrassed than ever.

"Don't chaff," he implored; "if you haven't got a farthing and I haven't got a farthing,

don't you see that two farthings between us won't go far?"

"But there are not two farthings between us, twice nought doesn't make two."

"Oh, hang it all, you know what I mean!"

"I rather think I do"—with mock indignation. "You mean you don't care two farthings about me. You mean to throw me over. But I won't stand it, I'll bring an action for breach of promise of marriage."

"Oh, do be serious, Molly—Miss Rhober, I mean. God knows it breaks my heart to leave you. If you would wait a bit for a chap, perhaps— No, I have no right to ask that—I am a good-for-nothing pauper."

"Excuse me," Mr. Rhober interposed politely, "not exactly a pauper. I have just sold for your account ten thousand shares in the Hunter's Grave Gold Mine at six pounds a share; sixty thousand is at least something."

"By Jove!" cried Beverly in utter amazement, "you don't say so! Then"—as Mr. Rhober's look confirmed his words, in the humblest of whispers—"Molly, will you forgive me and let me stay on?"

"Certainly not; not on any account. Do you think I have no proper pride of my own, or that I cannot follow good example? A poor girl without a farthing would be a cad and a bounder—isn't that the right word?—if she married a millionaire. I'm off to South Africa."

As she turned from him with a mock tragedy gesture her eyes lit on the revolver still lying where it fell. Her nostrils sniffed the taint of burnt gunpowder in the air. Turning sharply, she saw for the first time her mother's pale face and the blood-stained sleeve. Her gay raillery ceased in full tide. She stood for a moment motionless, speechless, with heaving breast and dilated eyes.

"Something terrible has happened!" she faltered out at last. "You are wounded, mother; you are suffering while I——"

"There is no need for fear; there is no harm done, Molly," her father interposed, with a tremor in his deep voice. "Your mother has saved my life at the risk of her own."

"My own brave, noble little mother!" cried Molly, nestling closer to her.

"Your own weak, silly little mother," Kitty

responded, stroking the golden curls tenderly. "Molly darling, I was so glad to get the chance to show how much I loved him." The two faces close together were more like than ever in the loving light that shone from them.

The two men stood apart and watched their radiant beauty—half ashamed.

"Molly darling," the mother whispered, "don't tease him; don't play with his love, for he loves you truly. You mustn't laugh at my preaching; I'm not the silly, vain 'little mother' of the day before yesterday, I have found my second self."

Her husband caught the last words of the whisper.

"Your second self, Kitty!" he said; "if I'm to have a second wife I must have a second honeymoon."

"Make it a double event, sir," Beverly chimed in. "What do you say, Molly?"

Molly's lips said nothing, but the eyes that looked up suddenly in his and dropped their lashes instantly, said "Yes."

THE END

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